ADDCALCNET

Software User Manual

Sales Presentation Tools For Windows

VORTEX BUSINESS SOFTWARE CORPORATION

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Introduction

Overview

Welcome to **ADDCALC.NET** from Vortex Business Software Corporation. If you would like to take advantage of the latest, most effective sales illustration software program that will assist you in clearly presenting your ideas to your clients - and keep those ideas at your fingertips - then this is the program for you.

ADDCALC will allow you to view and print effective, powerful, customized proposals including ledgers and charts, where applicable.

Who should use this program?

With ADDCALC, producing sales illustrations will be easier, more efficient, more effective and powerful. It is designed for **producers** who work primarily in markets for **permanent insurance**. Many of the concepts explore the tax-advantaged aspects of permanent insurance and, as such, the illustrations are of most interest to prospects in above average tax brackets. ADDCALC covers all the major markets including estate planning, tax planning, retirement planning, corporate insurance, pension estate maximization and charitable giving. The program consists of specific sales concepts that can be presented in many different illustrations; this can also provide focus for **sales training** and **sales promotion** activities.

What does ADDCALC do?

- **Operates in conjunction with your product illustration software**
  - ADDCALC is a "back end" product that you access through your company software. In this way, ADDCALC is able to utilize figures entered in your company software
- **Creates a sales illustration**
  - ADDCALC takes the figures produced by your company illustration software and turns your company's product illustrations into effective sales illustrations with powerful graphics support by rearranging the figures and adding concept and tax information
- **Provides the capability to display and print sales illustrations**
  - ADDCALC provides descriptive text, numerical ledger information and, where applicable, charts
  - The illustration is provided in a printable, professional PDF format that can be customized to include your advisor contact information and logo
- **Shifts emphasis**
  - ADDCALC shifts the **emphasis** of the sale from having the lowest premium to having the best **solution** to the prospect's needs
- **Compares investment strategies**
  - ADDCALC illustrates the effectiveness of life insurance as a financial instrument by unbundling the policy and comparing its separate elements with other investment strategies

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- **Provides sales concepts that cover new and traditional markets for insurance products**
  - ADDCALC provides the reasons and means for agents to sell in diversified and higher income markets by identifying new prospects and providing the necessary need, concept and tax information to make informed and effective presentations
  - ADDCALC provides strong support for traditional markets as well
- **Aids due diligence**
  - ADDCALC protects companies and agents from growing concerns about the lack of full disclosure and due diligence by providing concept and tax information with the illustration

ADDCALC Overview

All of the ADDCALC concepts are at your fingertips on the **Create** dialog screen (Create a concept profile). This screen is accessed from the ADDCALC main screen via a **Create** button, once a client profile has been created. You can select any of the concepts displayed in the list, and a brief description of that concept will be presented to you. If you are not sure which concept you want to use and want to view samples, just login with the sample login to be presented with a list of sample concept profiles. No more having to read pages and pages of text on what categories to fill in, now you can view a completed presentation or get ideas from the summary screen. ADDCALC's **Help** will also provide you with an outline, client profile, financial plan, or the recommended solution for each concept.

With ADDCALC, created client profiles and any created concept profiles associated with them are available to you in the listings presented on the ADDCALC main page. You can quickly load any of these client or concept profiles without having to search or remember what they were. Advisor contact information or company logo can be changed with the click of a button. ADDCALC produces custom-built **charts** based on the ADDCALC concepts. Charts are included as part of the illustration for printing and viewing purposes. Concept profiles can be viewed in PDF format or inserted into an email with the click of a button.

ADDCALC allows you to use the illustration software programs provided by your insurance company to produce customized, powerful sales presentation proposals. ADDCALC works along with this illustration software by importing and making a forecast from the numbers, then customizing it for you and your prospect. ADDCALC goes beyond comparisons with GIC's and enables you to select growth through interest, dividends, or capital gains in any proportion. With ADDCALC you have a powerful addition to your presentation arsenal.

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Installation

Installing ADDCALC is almost an automatic process. An installation program is provided on your ADDCALC disk for this purpose. The **InstallShield**® wizard will guide you through the initial installation. It prompts you for information and retrieves files from your computer to gather the information necessary for the installation.

The InstallShield® program does the following:

- Determines your hardware and software configuration
- Determines available disk space
- Copies program and data files to the appropriate folder

Once installed, ADDCALC is accessed through your **company** software

Install ADDCALC:

You can load ADDCALC by following these steps:

1. Start the **Windows** operating system
2. Close any open applications
3. Insert the ADDCALC CD in the appropriate drive
4. The CD should automatically start the installation
   - To run Setup.exe **manually**:
   - Click the **Start** button, select **Run** and do one of the following in the **Run dialog box**:
   - Type X:\setup (where **X** is the drive letter of your CD ROM drive) and click **OK** OR
   - Browse to your CD ROM drive, select **Setup.exe** and click **OK**
5. **InstallShield**® wizard:
   - The **InstallShield**® wizard will guide you through the rest of the installation
   1. Choose **Setup Language**:
      - Select **English** or **French**
      - The installation will proceed using the language you select here

Figure 1. Installation: Choose Setup Language

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2. **Preparing to Install** …
   - Some components must be installed on your computer before ADDCALC.NET can be installed, including Internet Explorer 5.01 or later
   - With the exception of Internet Explorer, if these components are not already installed, they will be installed now
   - After the installation of each component, it will be necessary to re-run ADDCALC **Setup.exe** on your installation CD
   - When **Setup.exe** is run again, the installation starts as before, but this time the component installation will be skipped

Internet Explorer

- Microsoft Internet Explorer version 5.01 or later must be installed before installing ADDCALC.NET

Microsoft .NET Framework

- **Microsoft .NET Framework** is required for ADDCALC.NET (see **Microsoft .NET Framework** in the **More Information** chapter on page 112).
- After installation of Microsoft .NET Framework, **Setup.exe** must be run again in order to continue with the ADDCALC.NET installation
- If Microsoft .NET Framework is already installed, the installation will continue to install ADDCALC

Microsoft Data Access Components

- **Microsoft Data Access Components** is required for ADDCALC.NET (see **Microsoft Data Access Components** in the **More Information** chapter on page 115).
- After installation of Microsoft Data Access Components, **Setup.exe** must be run again in order to continue with the ADDCALC.NET installation
- If Microsoft Data Access Components is already installed, the installation will continue to install ADDCALC

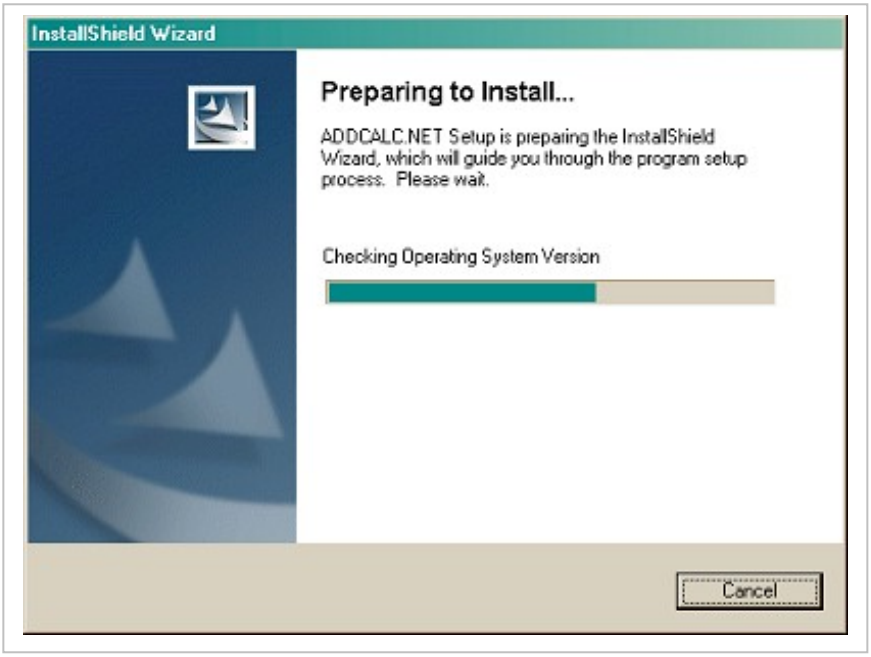
InstallShield Wizard
Preparing to Install...
ADDCALC.NET Setup is preparing the InstallShield Wizard, which will guide you through the program setup process. Please wait.
Checking Operating System Version
Cancel

Figure 2. Installation: Preparing to Install

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3. **License Agreement**
   - The End User License Agreement is displayed
   - To install ADDCALC.NET, you must accept this agreement

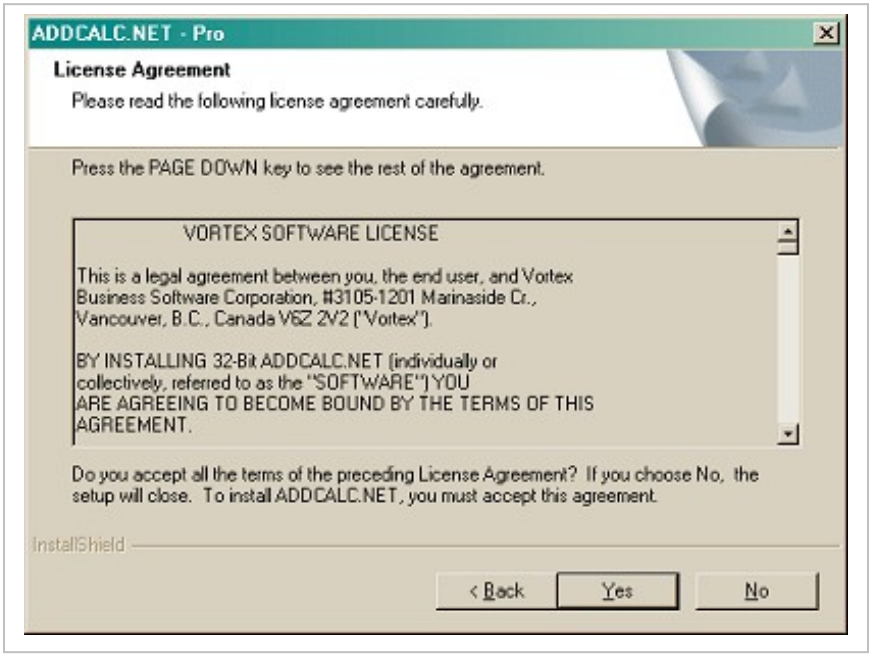
ADDCALC.NET - Pro
License Agreement
Please read the following license agreement carefully.
Press the PAGE DOWN key to see the rest of the agreement.
VORTEX SOFTWARE LICENSE
This is a legal agreement between you, the end user, and Vortex Business Software Corporation, #3105-1201 Marinaside Cr., Vancouver, B.C., Canada V6Z 2V2 ("Vortex").
BY INSTALLING 32-Bit ADDCALC.NET (individually or collectively, referred to as the "SOFTWARE") YOU ARE AGREEING TO BECOME BOUND BY THE TERMS OF THIS AGREEMENT.
Do you accept all the terms of the preceding License Agreement? If you choose No, the setup will close. To install ADDCALC.NET, you must accept this agreement.
InstallShield
< Back
Yes
No

Figure 3. Installation: License Agreement

4. Choose an **installation destination**
   - ADDCALC can be installed in the default directory C:\Program Files\Program Files\Vortex\ADDCALC.NET\"Company Directory" **OR**
   - ADDCALC may be installed in a directory of your choice

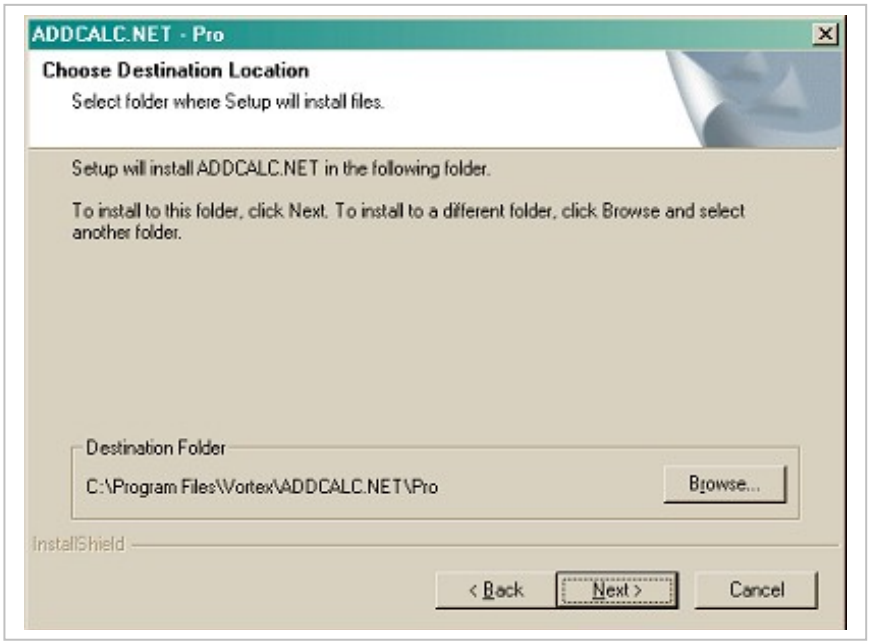
ADDCALC.NET - Pro
Choose Destination Location
Select folder where Setup will install files.
Setup will install ADDCALC.NET in the following folder.
To install to this folder, click Next. To install to a different folder, click Browse and select another folder.
Destination Folder
C:\Program Files\Vortex\ADDCALC.NET\Pro
Browse...
InstallShield
< Back
Next >
Cancel

Figure 4. Installation: Choose Destination Location

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5. Installation is **complete**:
   - Click **Finish** and the **InstallShield®** wizard will close
   - Access ADDCALC through your **company** software

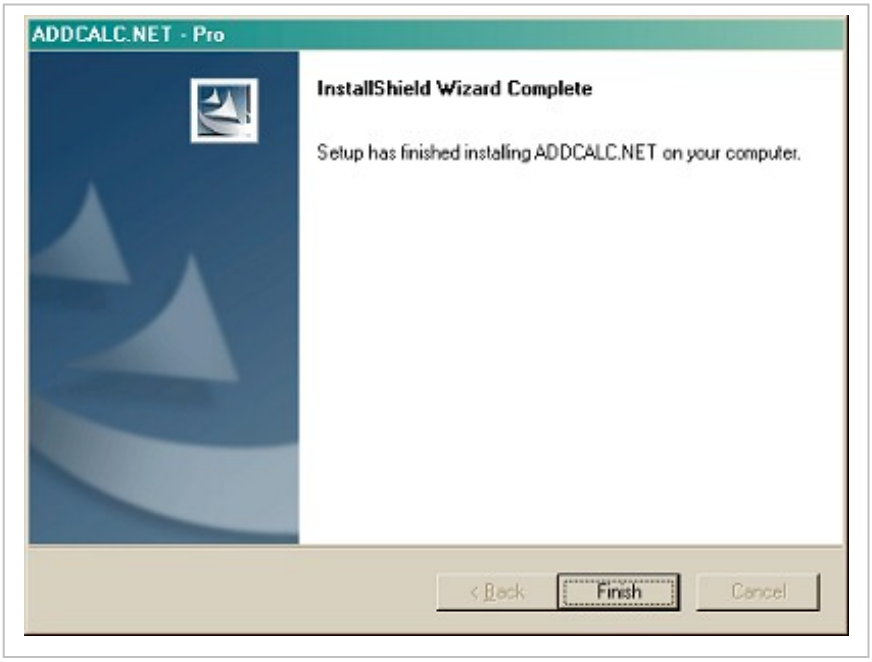

Figure 5. Installation Complete

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Uninstall ADDCALC

- When ADDCALC is installed, the program is listed as one that can be automatically removed by the Windows **Add / Remove Programs** utility. The **Add / Remove Programs** utility helps you manage programs on your computer. It prompts you through the steps necessary to add a new program, or to change or remove an existing program

To Uninstall or repair an ADDCALC.NET installation:

1. Click the Windows Start button, point to Settings, and click **Control Panel**

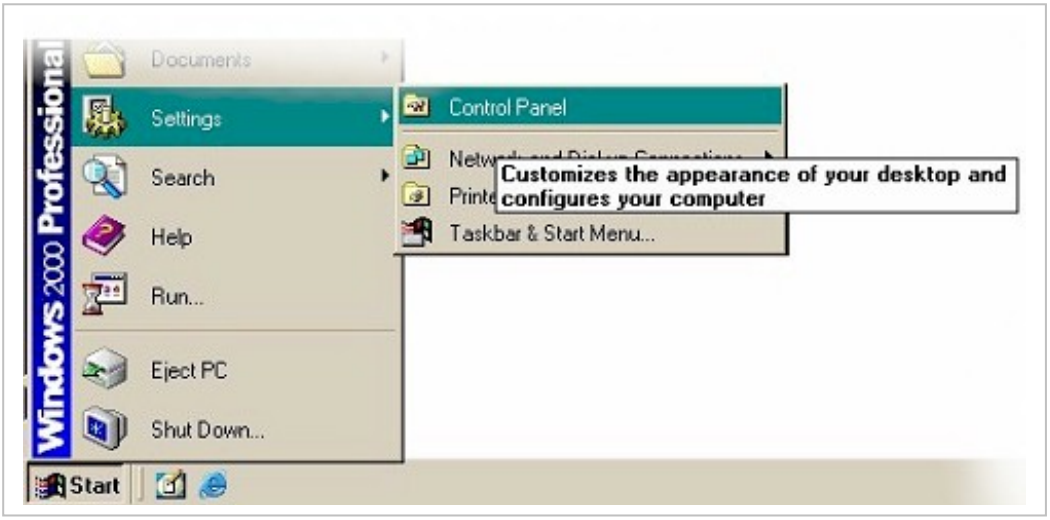

Figure 6. Uninstall / Repair: Access the Windows Control Panel

2. From the **Control Panel**, double click **Add/Remove Programs**

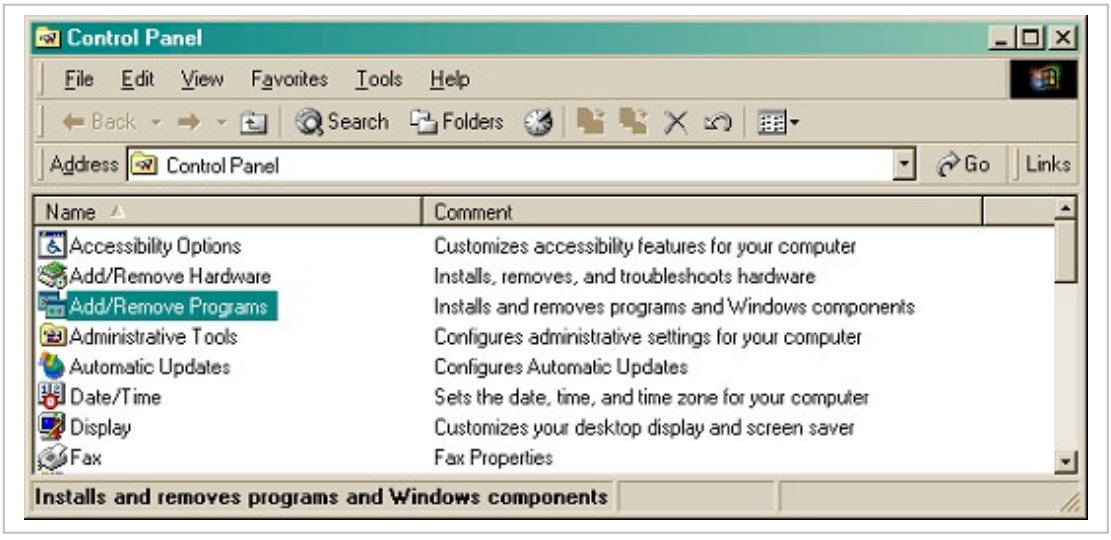

Figure 7. Uninstall / Repair: Access Windows Add / Remove Programs

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3. The **Add/Remove Programs** dialog appears

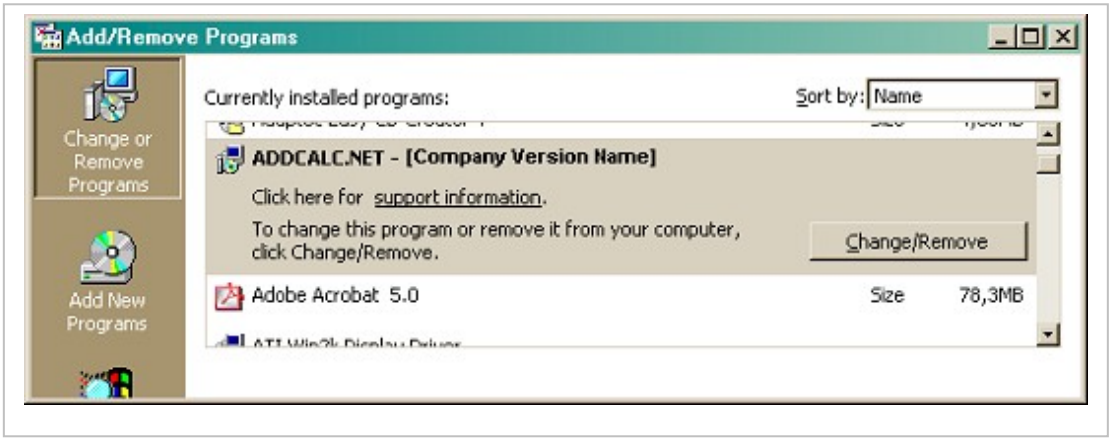

Figure 8. Uninstall / Repair: Add / Remove Programs

4. Click the **Change or Remove Programs** "button" in the menu area if necessary
5. From the list of programs, click the appropriate program (ADDCALC.NET - [Company Version Name])
6. Click **Change / Remove**
7. ADDCALC.NET initializes the start up of the **InstallShield®** wizard

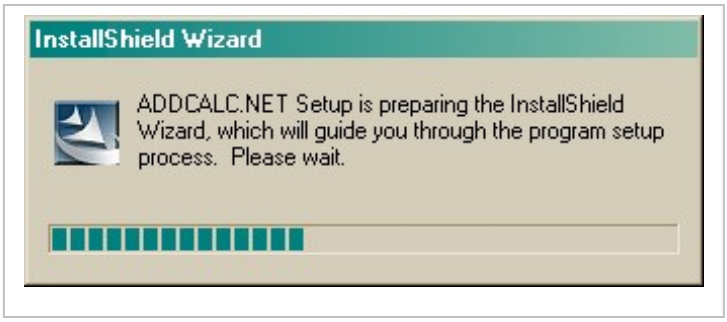
InstallShield Wizard
ADDCALC.NET Setup is preparing the InstallShield Wizard, which will guide you through the program setup process. Please wait.

Figure 9. Uninstall / Repair: InstallShield® Wizard initialization

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8. The **Modify, Repair or Remove the Program** InstallShield® dialog box is displayed
   - To **uninstall** ADDCALC, select **Remove**

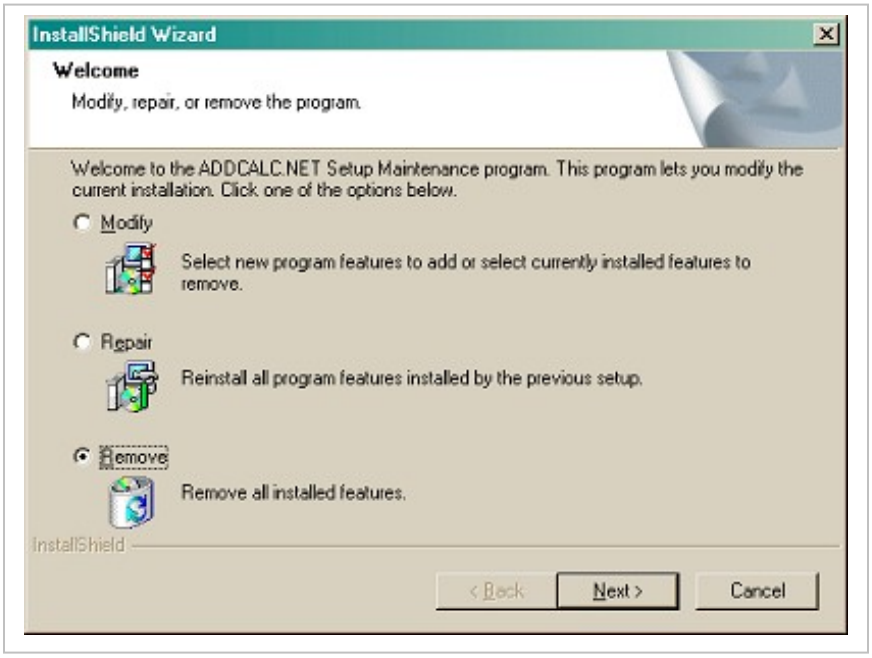
InstallShield Wizard
Welcome
Modify, repair, or remove the program.
Welcome to the ADDCALC.NET Setup Maintenance program. This program lets you modify the current installation. Click one of the options below.
Modify
Select new program features to add or select currently installed features to remove.
Repair
Reinstall all program features installed by the previous setup.
Remove
Remove all installed features.
InstallShield
< Back
Next >
Cancel

Figure 10. Uninstall / Repair: "InstallShield® Modify, Repair or Remove" Dialog Box

   - Click **OK** to confirm the uninstall when prompted

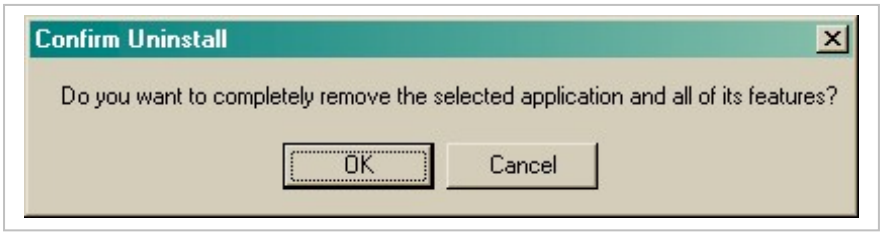

Figure 11. Uninstall / Repair: Confirm Uninstall

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9. **Maintenance Complete**: click **Finish** to close the InstallShield ® wizard

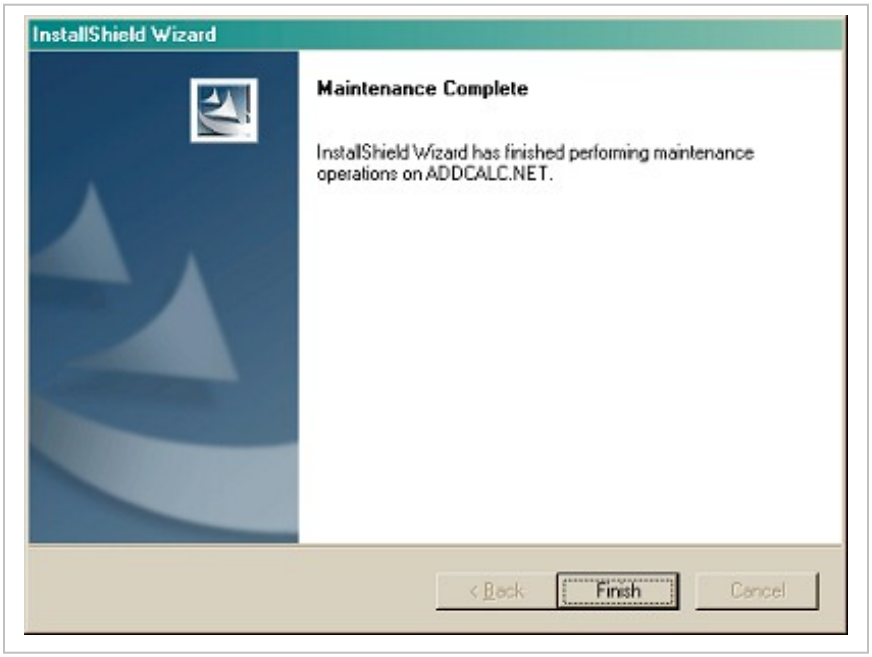

Figure 11. Uninstall / Repair: Maintenance Complete

NOTE:

- If an attempt is made to reinstall ADDCALC.NET, the **Modify, Repair or Remove the Program** InstallShield® dialog box will be displayed, as the previous installation must be removed first

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Using ADDCALC.NET

Window Manipulation

Application Control Menu

The application control menu is a standard windows menu provided on the left hand side of a window title *bar*. A small graphic representing the **control menu box** is shown on the left hand side of the window title bar. One click of the mouse on this control menu box will reveal the drop down **application control menu**. For the ADDCALC **main** screen, the most frequently used menu items that the control menu box contains - namely **Minimize**, **Maximize**, **Restore**, and **Close -** are again provided as buttons located on the right side of the ADDCALC main screen title bar for easy access.

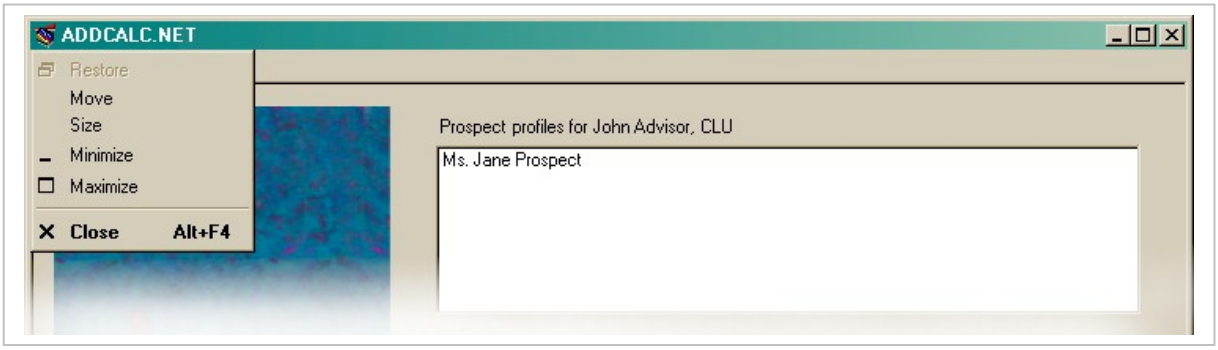

Figure 12. Windows: Application control menu and related buttons

Minimize:

- Minimize the ADDCALC window - shrinks it to a button on the Windows taskbar
  1. Click on the **Minimize** button on the ADDCALC **title bar** or
  2. Select Minimize from the application control menu

Maximize:

- Maximize the ADDCALC window - enlarge it to fill your computer screen
- The **Maximize** button / command is only available when the window is **not** maximized
  1. Double click on the ADDCALC title bar or
  2. Click on the Maximize button on the ADDCALC title bar or
  3. Select Maximize from the application control menu

Restore:

- Restore a maximized window to return to its previous size and location
- The **Restore** button / command is only available when the window is **maximized**
  1. Double click on the ADDCALC title bar or
  2. Click on the Restore button on the ADDCALC title bar or
  3. Select Restore from the application control menu

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Close:

- To close the ADDCALC window or the active dialog box
  1. Click on the **Close** button on the ADDCALC **title bar** or
  2. Double click the control menu box or
  3. Select Close from the application control menu or
  4. Select **Exit** from the **File** menu or
  5. Use the **keyboard**: **ALT+F4** closes ADDCALC or dialog box

Size:

- You can size the ADDCALC screen to your requirement
- A maximized window cannot be sized or moved – the **Size** and **Move** commands on the **application control menu** are unavailable if you maximize the window
  1. **Mouse** action
     i. Move the mouse pointer to any border - the mouse pointer will become a two-headed arrow
     ii. Press the left mouse button and drag the border to the size you wish
  2. Select **Size** from the application control menu
     i. A four-headed arrow is displayed so you can size the active window with the arrow keys
     ii. After the pointer changes to the four-headed arrow:
        1. Keyboard: Press a **direction** key (left, right, up, or down arrow key) to move the pointer to the border you want to size
        2. Press a **direction** key to move the border
        3. Press **Enter** when the window is the size you want

Move:

- To move the ADDCALC window or the active dialog box
- A maximized window cannot be sized or moved – the **Size** and **Move** commands on the **application control menu** are unavailable if you maximize the window
  1. By clicking on the title bar and dragging the window to its new location on your computer screen or
  2. Select Move from the application control menu
     i. A four-headed arrow is displayed so you can change the location of the active window with the arrow keys
     ii. After the pointer changes to the four-headed arrow:
        1. Keyboard: Press a **direction** key (left, right, up, or down arrow key) to move the window in the direction you want to move it
        2. Press a **direction** key to move the border
        3. Press **Enter** when the window is at the desired location

Scroll Bars

The shaded bars displayed at the right and bottom edges of the document window. The scroll boxes inside the scroll bars indicate your vertical and horizontal location in the document. You can use the mouse to scroll to other parts of the document. To scroll to another part of the document, drag the box or click the arrows in the scroll bar.

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File Manipulation

Open / Save Dialog Box

Both the **Open** and **Save** dialog boxes work identically.

1. Use the **Look in** drop down list to choose a drive and folder.
2. The **Files of type** drop down list displays the *default* file type for the active application, but you can select another type.
3. **Double click** the file you want to open/save or click on the file and select the **Open/Save** button

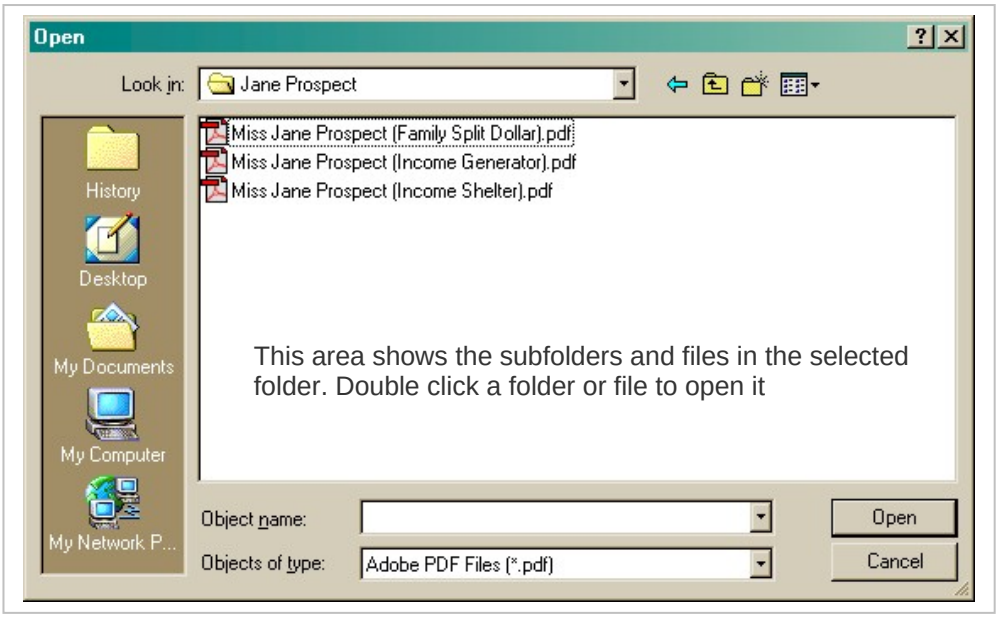


Figure 13. Windows: Open / Save Dialog Box

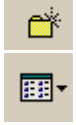
Open / Save dialog box features:	
	Go to last folder visited Move up one folder level
	Create new folder View menu: click to select an option in the drop down menu: 1. Large Icons 3. List 5. Thumbnails 2. Small Icons 4. Details
	In the Open dialog box, this button is **Open**. In the Save dialog box, it is **Save**

Figure 14. Open / Save Dialog Box Features

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Entering Information

Entry fields in ADDCALC wizards can provide different ways to make your entries. Some entry fields simply require a typed text or numerical entry. Others provide a list of items from which you make your selection; these types of entries use spin buttons or drop down lists. Buttons are sometimes used to browse for a file that will then be uploaded.

- Use the **Tab** key on your keyboard to move through the controls on the entry screen
- **Error messages** will be indicated with an image of an **exclamation mark in a red circle** either when the entry field **loses focus** (the cursor is no longer in this entry field) or when the **Next** button is clicked

Text Field:

- Enables you to type text as your entry
- Default text may be initially shown in some fields as a guide, or the text field is initially shown empty

Multi-Line Text Field:

- Enables you to type more than one line of text as your entry
- **Scroll bars** are enabled when required

Figure 15. Entering Information: Multi-Line Text Field

Password Box:

- Enables password protection to be applied. When you enter text in a password box, your entry appears as a series of asterisks (*) for confidentiality
- This type of entry field is used for password entries, such as on **the User ID / Password** screen

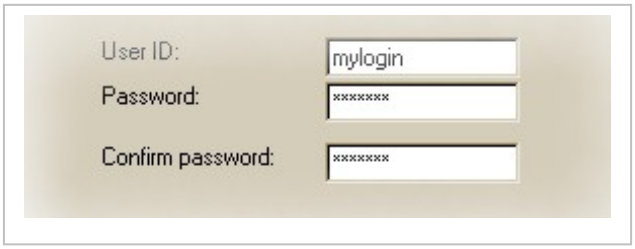

Figure 16. Entering Information: Password Box

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Spin Buttons:

Spin buttons are shown as an up-arrow button and a down-arrow button stacked one atop the other within an entry field. If **spin buttons** are provided you can do the following:

- Click in the entry field and then use your keyboard's up and down arrow keys to move through the selections available **OR**
- Click your mouse on the spin buttons provided with the entry field to move through the selections available
- In some cases, you may also be able to directly type your entry in the entry field, such as for the **Illustrate to Age** field on the **Basic Information** screen of the **Concept** wizard

Figure 17. Entering Information: Spin Buttons

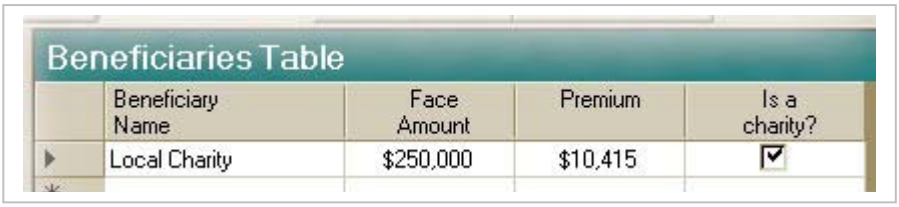
Drop Down List:

- A drop-down list presents a list of selections in a drop-down menu format
- Click on the entry field's **down arrow** and all selections will be presented to you OR
- Click in the entry field and then use your **keyboard's up and down arrow keys** to move through the selections available
- **Scroll bars** are provided if required

Figure 18. Entering Information: Drop Down List

Check Box:

- Enables you to select any combination of alternatives for a group of non-exclusive choices



- When the check box is selected, it is usually displayed with a check mark

Figure 19. Entering Information: Check Box

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Browse Button:

- Use this button to access and select a file for upload from your hard drive
  1. Click the **Browse** button to locate your file
  2. An **Open** dialog box is displayed
  3. Find and select the file you wish to upload
  4. Click the **Open** button on the Open dialog box
  5. The Open dialog box will close and the ADDCALC screen will be in **focus**
- A read only entry field will display the directory path and file name of your selection

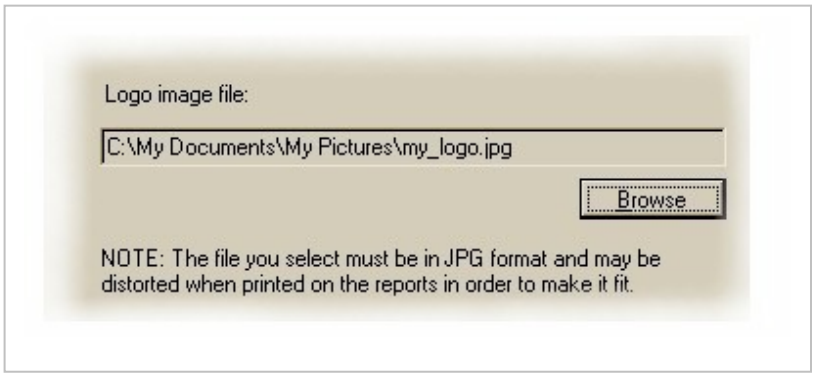
Logo image file:
C:\My Documents\My Pictures\my_logo.jpg
Browse
NOTE: The file you select must be in JPG format and may be distorted when printed on the reports in order to make it fit.

Figure 20. Entering Information: Browse Button

Error Messages

An error message is a means to inform you that more information needs to be entered or an entry needs to be adjusted. An error message will occur if:

- A required field has been missed
- Your entry did not match the expected format for an entry field
  - Numerical fields cannot accept text, for example
- An entered numerical entry is outside of the expected boundaries
  - Some entries have a maximum and / or minimum boundary

An error is indicated by the display of an image of an **exclamation mark in a red circle** that flashes briefly and then remain displayed by the offending entry. Move your mouse over that image and an error message will be displayed as **popup** text as shown in the example below.

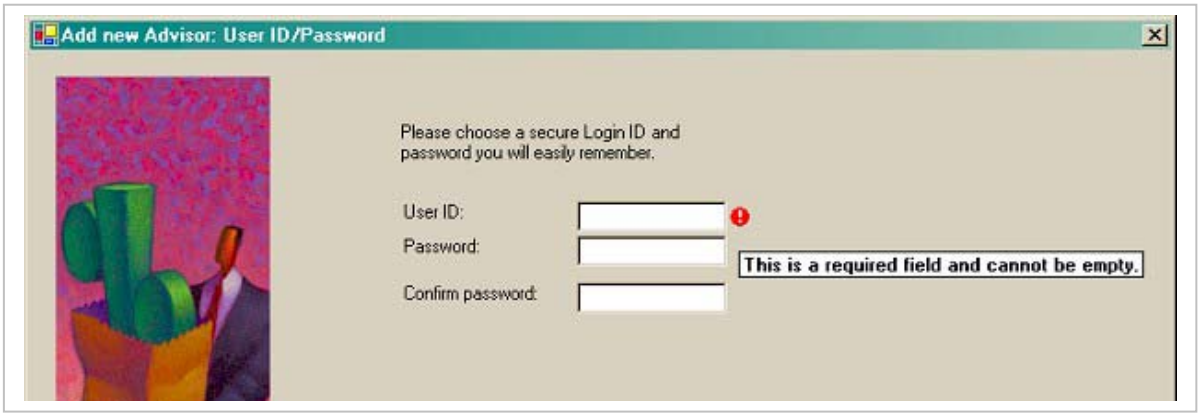
Add new Advisor: User ID/Password
Please choose a secure Login ID and password you will easily remember.
User ID:
Password:
Confirm password:
This is a required field and cannot be empty.

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Figure 21. Error Messages

Navigation

ADDCALC makes use of several **wizards** to provide you with an easy way to create or update information. Each wizard consists of a series of entry screens that have a consistent means of navigation.

Navigation Buttons are provided at the bottom of each entry screen. They are enabled / disabled where applicable.

1. **<<Back**:
   - **Return** to the previous entry screen
2. **Next>>**:
   - **Progress** to the next entry screen
3. **Finish**:
   - **Save** entries made on the entry screens
   - When creating new entries (**add** mode), this button is disabled until the final entry screen of the series has been reached
   - When editing existing information (**edit** mode), this button is enabled on every screen. You may save your changes and close the series of entry screens at any time
   - The series of entry screens will be **closed** and you will return to the main ADDCALC screen
4. **Cancel**:
   - **Close** the series of entry screens without saving any of your changes

Figure 22. Navigation Buttons

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ADDCALC.NET Windows

Login

ADDCALC is opened from your **insurance company illustration program**. Normally the proposal software will display an **ADDCALC** option on one of its menus, or designate a specific function key to run ADDCALC. Your illustration software will transfer the proposal information and execute the ADDCALC program at the same time. This will bring up the ADDCALC **Logon** dialog box. You may login as a **sample user** to access sample concept profiles, or create your own login.

New User:

1. Enter your new **User ID** or clear any existing entry in the **User ID** entry field of the **Logon** screen

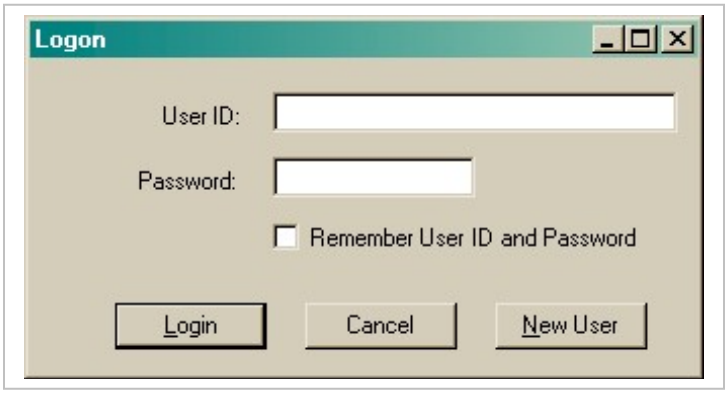

Figure 23. Login: New User

2. Check or uncheck the **Remember User ID and Password** check box to indicate your preference
3. Click the **New User** button to access the **Advisor** wizard
   - **Use the Advisor wizard to enter the following**:
     - Your **login** information
       - This is your User ID and / or password
     - Your **contact** information
       - Your entries will be shown on the title page of every ADDCALC concept illustration
     - ADDCALC **default** settings
       - Set defaults that will be used in the appropriate concepts / illustrations or interface
     - Your **logo**
       - Include your own personal logo on every page of every ADDCALC concept illustration
     - Your **web** address
       - Update your web site URL that will appear on the title page of every ADDCALC concept illustration
       - Create a personalized web site with a personalized **Financial Planning Analyzer** site
4. Click **Finish** to close the **Advisor** wizard when you are finished with these entries; the ADDCALC main screen will be displayed

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Returning User:

1. Enter your **User ID** and **Password** into the entry fields of the **Logon** screen
   - This step will be skipped if the **Remember User ID and Password** check box was checked on a previous login, as your login information will already be entered for you
2. Click the **Login** button and the ADDCALC main screen will be displayed

Sample User:

- Use the **sample** login to view samples of settings, prospect and concept profiles, and concept illustrations
- Sample user **login** information
  - **User ID**: sample **Password**: sample

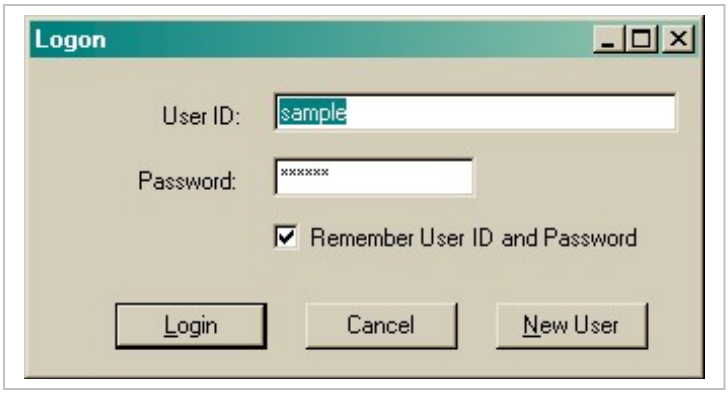

Figure 24. Sample Login

- Click the **Login** button and the ADDCALC **main** screen will be displayed with a sample prospect and associated sample concepts shown

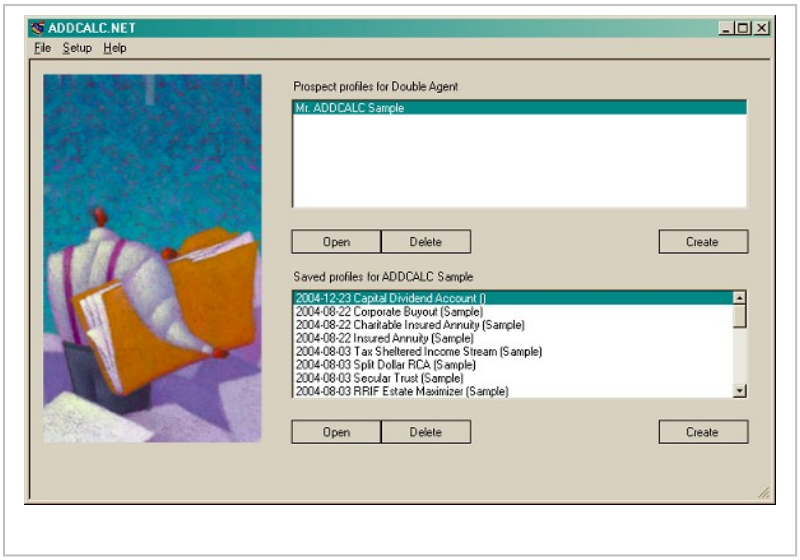

Figure 25. Sample User ADDCALC

NOTE:

- Check the **Remember User ID and Password** check box to have the **Logon** entry fields **pre-filled** with your login information on subsequent logins
- If the **Remember User ID and Password** check box is **not** checked, the **Logon** entry fields will be **blank**

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Main Screen

The ADDCALC **main** screen is displayed after a successful login. The main ADDCALC screen provides the following:

- A main **menu bar** of options, including access to the **Advisor** wizard
- A listing of your prospect profiles
- A listing of your concept profiles that you have created for your prospects
- Access to the Advisor, Prospect and Concept wizards

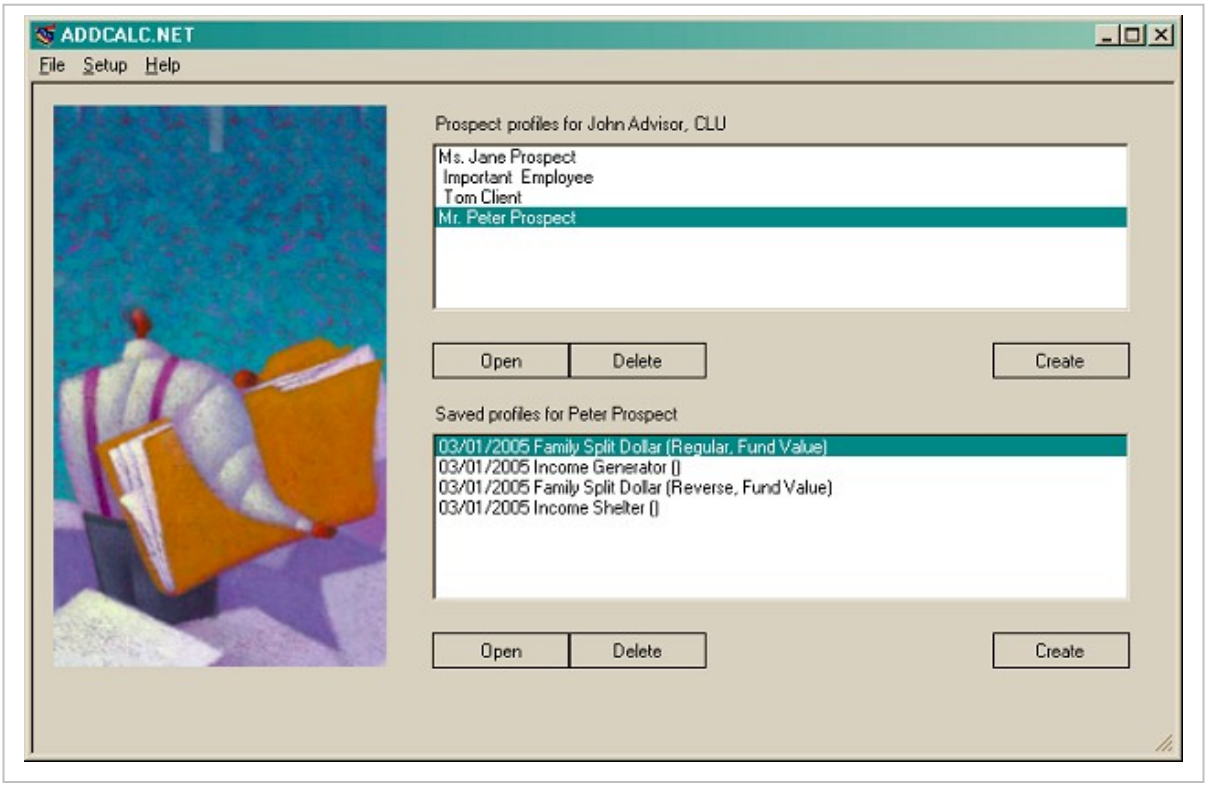

Figure 26. ADDCALC Main Screen

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Menu

The **File** drop down menu contains the following options:	
Exit:	Click on this option to **close** ADDCALC
The **Setup** drop down menu contains the following options:	
My Settings:	Click on this option to access the **Advisor** wizard. Update your login, your contact information including web address, concept defaults, or create a web presence
Content:	Use this command to display the opening screen of Help with quick links to general areas of interest and an index to topics on which you can get help
The **Help** drop down menu contains the following options:	
Web Tutorial:	Displays an ADDCALC tutorial in a new window
Vortex Web Site:	Displays the Vortex web site home page in a new window
About:	Displays the copyright notice and version number of your copy of ADDCALC

Figure 27. ADDCALC Menu Options

My Settings

Use the **My Settings** menu option under the **Setup** main menu item to access the **Advisor** wizard.

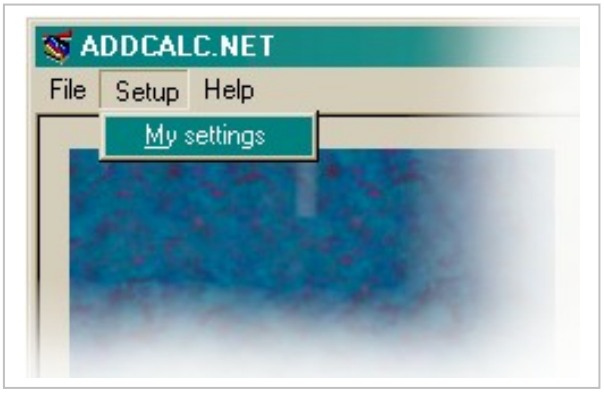

Figure 28. Setup Menu

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Prospect Profiles

1. Create a Prospect Profile:
   - Create a **prospect** profile by clicking the prospect profile **Create** button
   - The **Prospect** wizard will guide you through creating a new prospect profile
   - Click **Finish** when you have completed your entries
   - The **Prospect** wizard will close
   - You will be returned to the ADDCALC main screen
   - When a prospect profile has been successfully added, the prospect's name will appear in the **prospect profile list**
2. View your **Prospect Profiles**:
   - A listing of all created prospects can be viewed in the **prospect profile list**
   - This prospect profile list is entitled "Prospect profiles for [your name here]"
   - A prospect profile must be created prior to creating any concept profiles
   - Click on a prospect **name** in the prospect profile list to view all concept profiles created for that prospect
   - The prospect profile **Delete** and **Open** buttons affect the prospect profile that is currently **selected** (highlighted) in the prospect profile list
3. **Edit** a **Prospect Profile**:
   - Open a **prospect** profile by
     - double clicking the desired prospect name in the prospect profile list OR
     - selecting the prospect name in the prospect profile list and clicking the prospect profile Open button
   - The **Prospect** wizard will provide access to your prospect profile entries
   - Click **Finish** when you have completed your updates in the wizard
   - The **Prospect** wizard will close
   - You will be returned to the ADDCALC main screen
4. **Delete** a **Prospect Profile**:
   - Select a **prospect** profile by selecting the prospect **name** in the prospect profile list
   - Click the prospect profile **Delete** button
   - A **Delete Prospect** alert is displayed
     - Click **Yes** and another **Delete Prospect** alert is displayed
     - Click **Yes** on this second alert to permanently delete all prospect information and any related concepts for the selected prospect profile
     - Click **No** to cancel the deletion
   - You will be returned to the ADDCALC main screen

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Concept Profiles

1. **Create a Concept Profile**:
   - Select a **prospect** for the concept profile
     - Click once on a prospect name in the **prospect profile list** to select it to be associated with the concept you are about to create
   - Click the **concept** profile **Create** button
   - The **Create New Concept** screen is displayed

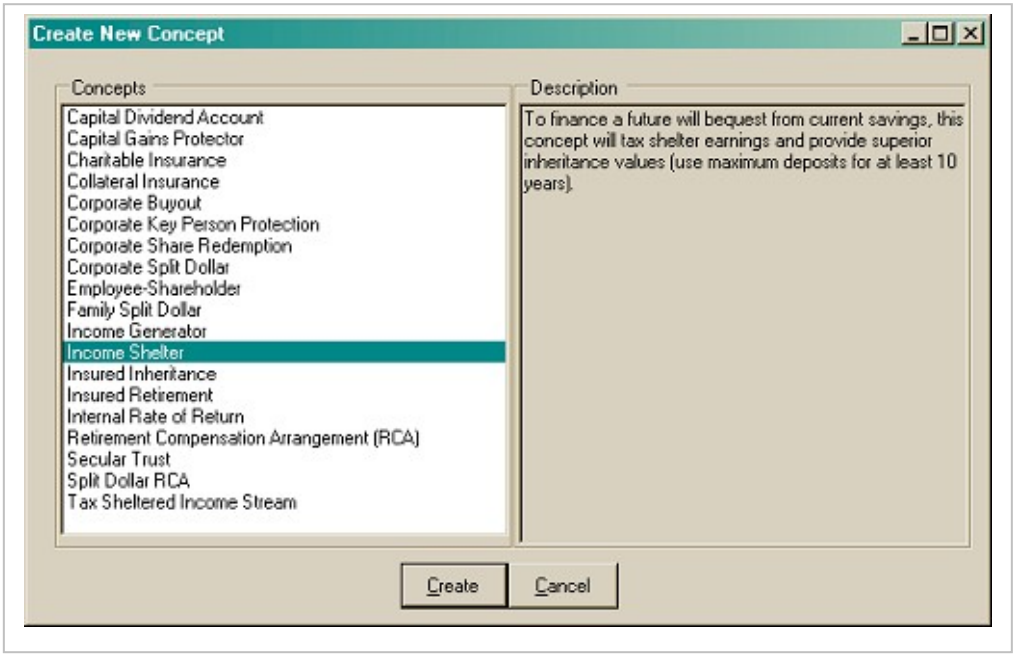

Figure 29. Concept Profiles: Create New Concept

   - A list of available concepts are displayed; click on a concept to select it and a brief **description** of that concept will be shown
   - To set up a new concept profile:
     - Select a concept in the **Create New Concept** list and click the **Create** button **OR**
     - **Double click** a concept in the **Create New Concept** list

*Press **F1** on your keyboard to display detailed information on the **selected concept***

   - The **Concept** wizard will now guide you through creating a new concept profile
   - Click **Finish** when you have completed your entries
     - The **Concept** wizard will close
     - You will be returned to the ADDCALC main screen
   - When a concept profile has been successfully added, the concept name and description will appear in the **concept profile list**

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2. **View your Concept Profiles**:
   - A listing of all created concepts can be viewed in the concept profile list
   - Click on a prospect name in the prospect profile list to view all concept profiles created for that prospect
     - This concept profile list is entitled "Saved profiles for [name of selected prospect here]"
   - A **prospect** profile must be created prior to creating any **concept** profiles. The concept profile buttons will remain disabled until at least one prospect profile exists
   - The concept profile **Delete** and **Open** buttons affect the concept profile that is currently selected (highlighted) in the concept profile list
3. **Edit a Concept Profile**:
   - Select a prospect for the concept profile
     - Click once on a **prospect name** in the **prospect profile listing** to select it to be associated with the concept you are about to create
   - Open a concept profile by
     - double clicking the desired concept **name** in the concept profile list OR
     - selecting the concept **name** in the concept profile list and clicking the concept profile **Open** button
   - The **Concept** wizard will provide access to your concept profile entries
   - Click **Finish** when you have completed your updates in the wizard
     - The **Concept** wizard will close
     - You will be returned to the ADDCALC **main** screen
4. **Delete a Concept Profile**:
   - Select a **prospect** for the **concept** profile
     - Click once on a **prospect name** in the **prospect profile listing** to select it to be associated with the concept you are about to create
   - Select a concept profile by selecting the concept **name** in the **concept profile list**
   - Click the concept profile **Delete** button
   - A **Delete Profile** alert is displayed; clicking either button in this alert will return you to the ADDCALC main screen
     - Click **Yes** to **delete** the currently selected concept
     - Click **No** to cancel the deletion

Delete Profile
Are you sure you want to delete 03/01/2005 Family Split Dollar (Regular, Fund Value)? This action will be PERMANENT!
Yes
No

Figure 30. Concept Profiles: Delete Profile

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Access to ADDCALC Illustrations

View, print or email an ADDALC concept illustration via the **View / Send** concept profile screen / buttons

1. Select a **prospect** for the concept profile
   - Click once on a prospect **name** in the **prospect profile listing** to display all associated concept profiles
2. **Create** or **Open** a concept profile
3. The **Concept** wizard will be displayed
   - When an existing concept has been opened, the Concept Wizard toolbar includes **View PDF** and **Send PDF** buttons
   - When a concept is being created, the **View** and **Send** buttons are located in the final wizard screen (**View / Send** screen)
   - Clicking the **View PDF** button will display the concept profile illustration in PDF format in a separate window
   - Clicking the **Send PDF** button will create an email with the concept profile illustration PDF as an **attachment**

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Advisor Wizard

The **Advisor** wizard is accessed by:

- Clicking the **New User** button on the **Logon** screen OR
- Clicking the **My Settings** menu option under the **Setup** menu on the ADDCALC **main** screen to edit your existing user account

The **Advisor** wizard consists of the following entry screens:

1. User ID/Password
2. Contact Information
3. Concept Defaults
4. Logo
5. Web Address

With the **Advisor** wizard you can update the following:

- Your **login** information
  - This is your User ID and / or password
- Your **contact** information
  - Your entries will be shown on the title page of every ADDCALC concept illustration
- ADDCALC default **settings**
  - Set **defaults** that will be used in the appropriate concepts / illustrations or interface
- Your **logo**
  - Include your own personal **logo** on every page of every ADDCALC concept illustration
- Your **web address**
  - Update your web site **URL** that will appear on the title page of every ADDCALC concept illustration
  - Create a **personalized Investor Desktop web site** with a personalized **Financial Planning Analyzer** site

NOTE:

- When **editing** an **existing** user account, it is not necessary to go through each screen. Instead, a toolbar displayed on each wizard screen will provide quick access to all other **Advisor** wizard screens. The **Finish** button can be clicked on any wizard screen to save your changes
- **Navigation buttons** are provided at the bottom of every **Advisor** wizard entry screen

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User ID / Password

The **User ID / Password** screen consists of the following:

1. **User ID**:
   - Please choose a secure User ID that you will easily remember
   - User ID must be **unique** for ADDCALC logins on your computer
   - User ID is **not** case sensitive
   - User ID is **disabled** when the **Advisor** wizard is in **edit** mode
2. **Password**:
   - Please choose a secure password that you will easily remember
   - The password is **case sensitive**
   - This entry field is a **password box**; your entry will appear as a series of asterisks (*) for confidentiality
3. **Confirm Password**:
   - Enter your password exactly as you did in the **Password** field
   - This entry field is a **password box**; your entry will appear as a series of asterisks (*) for confidentiality

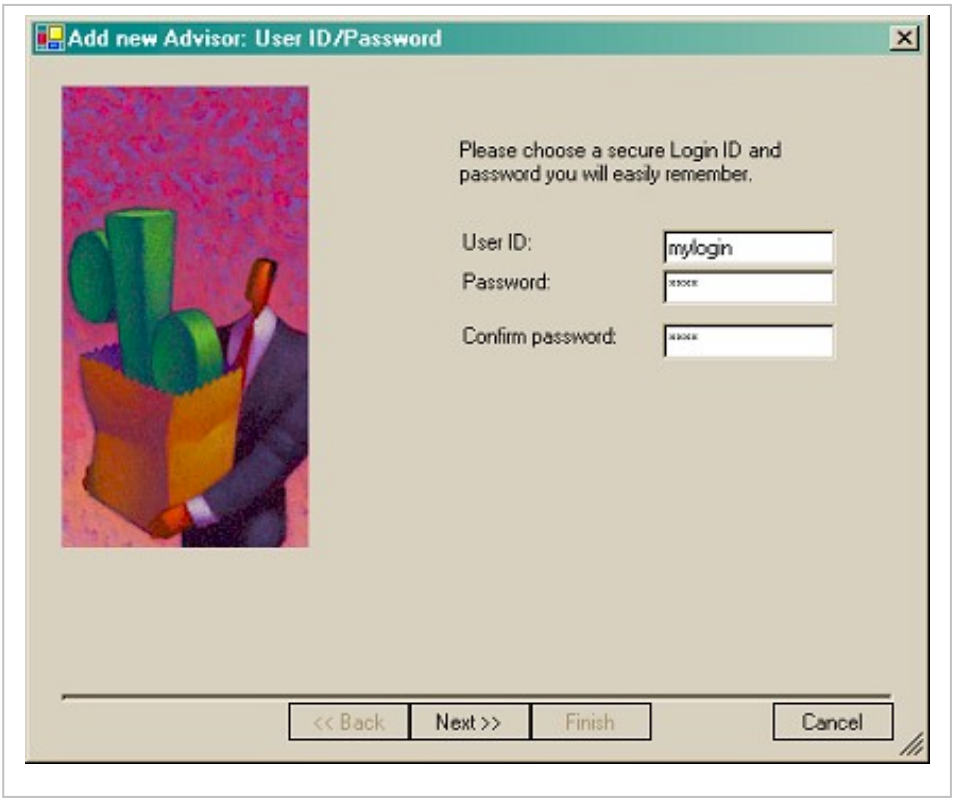

Figure 31. Advisor Wizard: User ID / Password

NOTE:

- Currently it is **not** possible to retrieve a forgotten User ID or password

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Contact Information

The **Contact Information** screen consists of the following entries:

1. **Business Name***:
   - Enter your company name here
2. **First Name***:
   - Enter your first name here
3. **Last Name***:
   - Enter your last name here
4. **Honorific**:
   - Enter your *honorific* here
5. **Address 1***:
   - Enter your address here
6. **Address 2**:
   - Enter any further address information here
7. **City***:
   - Enter your city here
8. **Province***:
   - Select your province
   - Use the **drop down list** provided with the entry field to make a selection
9. **Postal Code***:
   - Enter your postal code here
   - There are no formatting rules in place for this entry; it will be displayed the same as it is entered
10. **Phone 1**:
    - Enter your phone number here
    - There are no formatting rules in place for this entry; it will be displayed the same as it is entered
    - You may enter extra phone information, such as extension number
11. **Phone 2**:
    - Enter an alternative phone number here
    - There are no formatting rules in place for this entry; it will be displayed the same as it is entered
    - You may enter extra phone information, such as extension number
12. **Fax**:
    - Enter your fax number here
13. **Email***:
    - Enter your email address here
    - The email must have a valid email address format
      Example **someone@somewhere.com**

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NOTE:

- * indicates a required field
- Your contact information will be shown on the cover page of every ADDCALC illustration

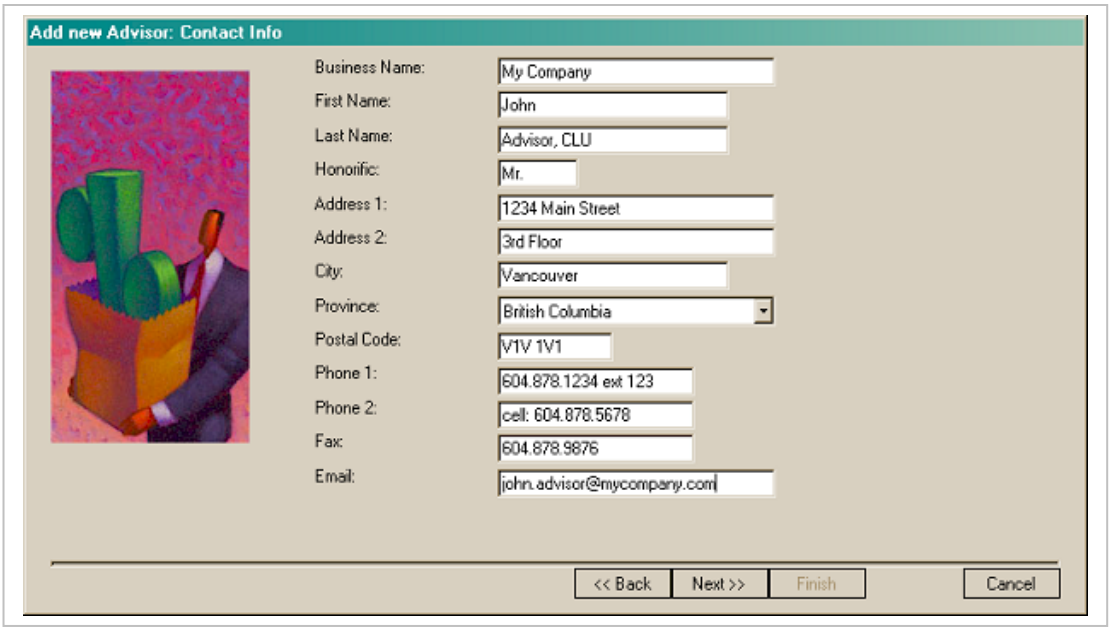

Figure 32. Advisor Wizard: Contact Information

Concept Defaults

The **Concept Defaults** screen sets defaults for the **appearance** of ADDCALC and / or ADDCALC illustrations. This screen also provides **default settings** for a number of figures used in many of the concepts. These entries are defaults only; all entries with the exception of **user interface language** and the **capital gains inclusion rate** are available (where applicable) when editing or creating a concept - they can be set to entries of your choosing in the **Concept** wizard. Your entries in the **Concept** wizard will simply overwrite your default settings for that specific concept profile.

The **Concept Defaults** screen consists of the following:

1. **User Interface Language**:
   - Select the language that you would prefer to be shown on ADDCALC **screens**
   - Select **English** or **French**
   - Use the drop down list provided with the entry field to make a selection
   - The change in user interface language will come into effect the **next time you login** to ADDCALC
2. **Print Language**:
   - Select the language that you would prefer to be used in generated ADDCALC **illustrations**
   - Select **English** or **French**
   - Use the drop down list provided with the entry field to make a selection
   - Should you wish to set an individual concept to print in a language other than the default you've entered here, you would change the **Print Language** selection on that concept's **Basic Information** screen in the **Concept** wizard

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3. **Capital Gains Inclusion Rate**:
   - The portion of a capital gain that is subject to income tax
   - Precision: Two decimal places
   - Entry must be between 0% and 100%
4. **Default Tax Rate**:
   - The prospect's marginal tax rate
   - Adjust this default setting to your client's actual combined federal / provincial **personal income tax rate**
   - This default can be overwritten for an individual concept in the **Concept** wizard
   - Entry must be between 0% and 100%
   - Precision: Two decimal places
5. **Default Corporate Tax Rate**:
   - Enter the corporation's investment tax rate on business income here (if unsure, use 50% for a corporation)
   - In cases where there are taxes to be applied to investments that yield interest or capital gains income, then the federal refundable investment income surtax of 6.67% will automatically be added to the rate you enter here. This extra tax will go into a refundable dividend tax on hand (RDTOH) account, which the corporation will get back when dividends are paid out to shareholders
   - This default can be overwritten for an individual concept in the Concept wizard
   - Entry must be between 0% and 100%
   - Precision: Two decimal places
6. **Default Capital Tax Rate**:
   - The corporation's combined federal and provincial **capital tax rate**
   - This default can be overwritten for an individual concept in the **Concept** wizard
   - Precision: Three decimal places
   - Entry must be between 0 % and 3 %
7. **Print Summary**:
   - Select whether you would like a summary page to be included in your ADDCALC illustrations
   - Select **Yes** or **No**
   - Use the **spin buttons** provided with the entry field to make a selection
   - This default can be overwritten for an individual concept in the **Concept** wizard

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8. **Default AI Rate Spread**:
   - This percentage is added to the policy **projected growth rate** to arrive at the **Alternative Investment growth rate**
   - Depending on the concept, the terminology will vary as follows:
     - **Rate Spread**
       - If a range of rates has been passed to ADDCALC from the product illustration software, then the spread rate will be applied to each of those rates for the years in which those rates will be in effect
     - **Rate**
       - Rate is for concepts that use a flat term product that would have no growth rate on which to base a spread.
   - In either case, all rates used, and the years that they are used in, will be displayed on the **Concept Assumptions** page of the ADDCALC illustration
   - This default can be overwritten for an individual concept in the **Concept** wizard
   - Precision: Two decimal places
   - Entry must be between 0% and 4%
9. **Alternative Investment Growth Components**:
   - AI Growth components - the entries from these fields must add up to 100 %
   - The following entry fields must total 100%
   - These defaults can be overwritten for an individual concept in the Concept wizard
     - Entries should be **whole** numbers only (no decimals)

   1. **Default AI Interest Portion**:
      - The portion of the growth of the Alternative Investment (AI) that is taxable as **interest**. If the AI is a GIC or fixed income interest-based investment, like bond or T-bill related mutual fund, then most or all of the growth of these funds will be interest income, which is taxable at the client's full marginal tax rate
      - This effective tax rate will be shown on the **Concept Assumptions** page of the ADDCALC PDF printout (see **effective tax rate** in the **More Information** chapter on page 119)
      - Examples of interest-based alternative investments
        - GIC
        - Bonds/Debentures
        - Treasury bills
        - Mutual funds which primarily invest in the above
   2. **Default AI Dividend Portion**:
      - The portion of the growth of the Alternative Investment that is taxable as **dividends**. If the AI is a dividend-related mutual fund, then most or all of the growth of this fund will be dividend income, which is taxable at a portion of the client's full marginal tax rate
      - This effective tax rate will be shown on the **Concept Assumptions** page of the ADDCALC illustration (see **effective tax rate** in the **More Information** chapter on page 119)
      - Examples of dividend-based Alternative Investments
        - Preferred equity shares
        - High yielding common equity shares
        - Mutual funds which primarily invest in the above

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3. **Default Capital Gains Portion(s) - realized and unrealized**:
   - The portion of the growth of the Alternative Investment that is taxable as a capital gain. If the AI is a capital gain-related mutual fund, then most or all of the growth is taxable at a portion of the client's full marginal tax rate
   - More information on capital gains is covered on page 112

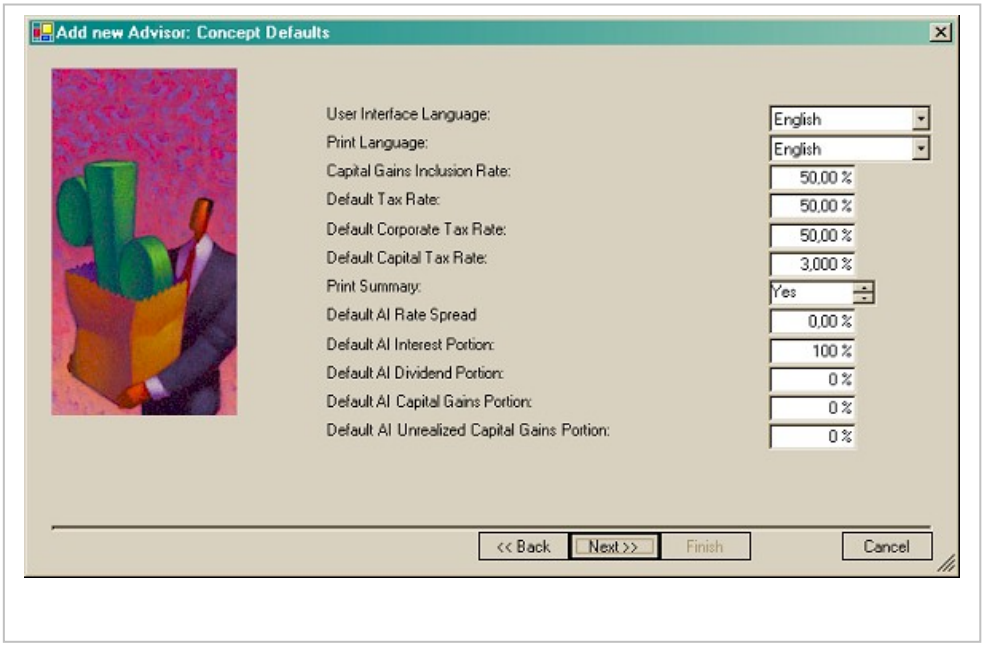

Figure 33. Advisor Wizard: Concept Defaults

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Web Address

The **Web Address** screen consists of the following:

1. **Web Address**:
   - Optional: Enter the **complete** URL of your web site that you would like to have shown on the cover page of every ADDCALC illustration
   - Please be careful to enter the complete address, including "http://" and other relevant characters, or the link may be broken
   - e.g. "http://www.mywebsite.com"
2. **Create Web Presence**:
   - If you don't yet have a web site, then you can sign up for a free six month trial of a Vortex's Investor Desktop web presence for financial advisors
   - Your personal web site is created using the **Investor Desktop** as a template
   - You will be able to include your own personal text, contact information, logo and photo
   - Your name will be used as a part of the web site URL
   - The Investor Desktop will link to your personalized version of the **Finanical Planning Analyzer**
   - Click the **Create Web Presence** button to go through the quick start **Investor Desktop 3-Step Setup** wizard

NOTE:

- A new web presence will be created each time you go through the **Investor Desktop 3-Step Setup wizard**; you cannot update your existing personal web site in this way. Click **Create Web Presence** and successfully complete the Investor Desktop 3-Step Setup wizard only **once**. After you have done this, you can update your settings for both your Investor Desktop site and your Financial Planning Analyzer site from the Investor Desktop advisor back office
- Click the **Finish** button to save your entries and close the **Advisor** wizard. The ADDCALC **main** screen will be displayed

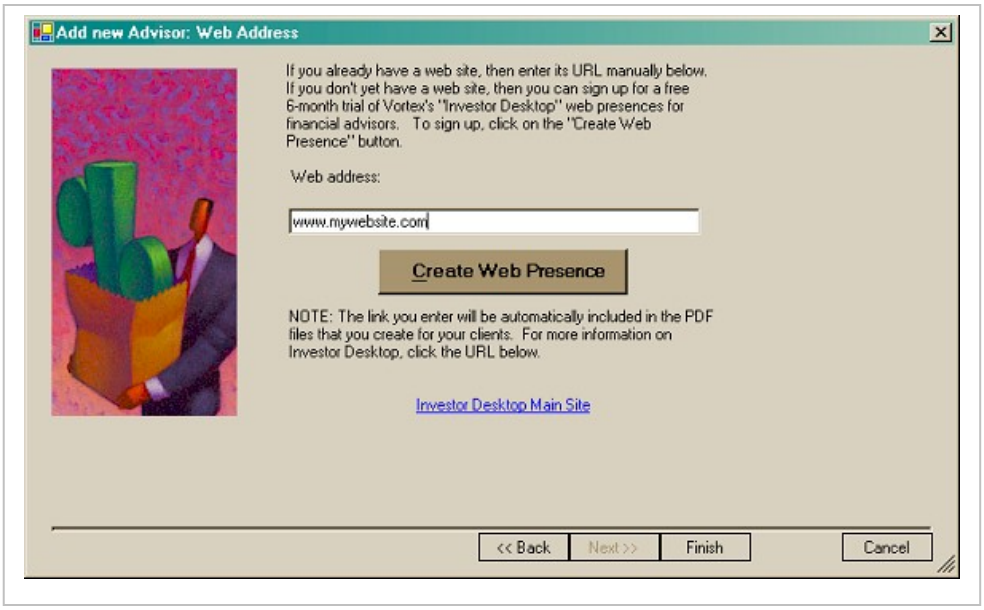
Add new Advisor: Web Address
If you already have a web site, then enter its URL manually below.
If you don't yet have a web site, then you can sign up for a free 6-month trial of Vortex's "Investor Desktop" web presences for financial advisors. To sign up, click on the "Create Web Presence" button.
Web address:
www.mywebsite.com
Create Web Presence
NOTE: The link you enter will be automatically included in the PDF files that you create for your clients. For more information on Investor Desktop, click the URL below.
Investor Desktop Main Site
<< Back
Next >>
Finish
Cancel

Figure 34. Advisor Wizard: Web Address

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Prospect Wizard

The **Prospect** wizard is accessed on the **ADDCALC main screen** in one of two ways:

- Clicking the **Create** button to create a **new** prospect profile OR
- Selecting an **existing** prospect profile in the prospect profile list and then clicking the **Open** button

The **Prospect** wizard consists of the following:

1. **First Name***:
   - Enter the prospect's first name here
2. **Last Name***:
   - Enter the prospect's last name here
3. **Email***:
   - Enter the prospect's email address here
   - The email must have a valid email address format
     Example **someone@somewhere.com**

The **prospect's full name** will be shown on each page of every ADDCALC illustration

NOTE:

* indicates a required field

- The first and last name entries are used for storage and retrieval purposes only, and will not appear anywhere in the reports
- ADDCALC will use the prospect name from your product illustration software to maintain consistency
- The email is used to send PDF copies of the report to the prospect

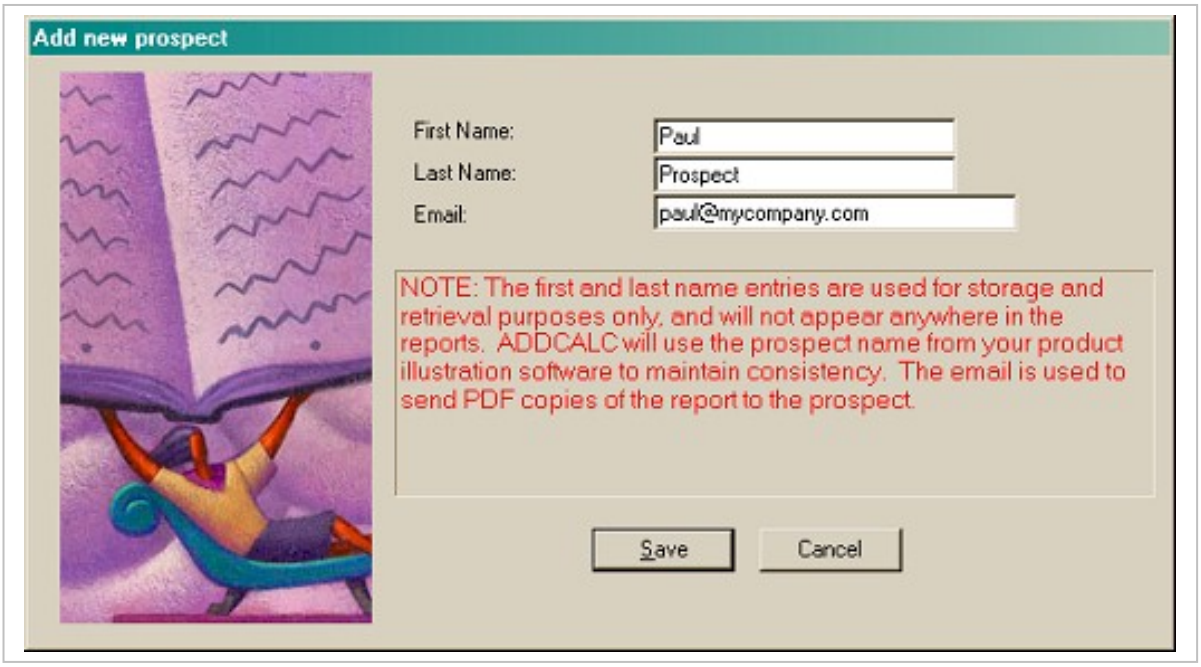
Add new prospect
First Name:
Paul
Last Name:
Prospect
Email:
paul@mycompany.com
NOTE: The first and last name entries are used for storage and retrieval purposes only, and will not appear anywhere in the reports. ADDCALC will use the prospect name from your product illustration software to maintain consistency. The email is used to send PDF copies of the report to the prospect.
Save
Cancel

Figure 35. Prospect Wizard

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Concept Wizard

The **Concept** wizard is accessed through the ADDCALC **main** screen. The wizard consists of the following entry screens that are shown where applicable for the concept in focus:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **Table**:
   - Data required specifically for this concept
     - Assets
     - Beneficiaries
     - Tax
5. **View / Send**:
   - View and print your ADDCALC illustration **PDF**
   - Send your ADDCALC illustration as an email **attachment**
   - Use the **Finish** button to save and close your new concept profile
   - This screen is replaced by **View PDF** and **Send PDF buttons** when editing **existing** concepts

NOTE:

- When **editing** an **existing** concept profile, each screen in the **Concept** wizard will display a **button toolbar**
- The View and Send **buttons** included with this toolbar will **replace** the View / Send **screen** shown when a concept profile is being created
- **Navigation buttons** are provided at the bottom of each concept profile entry screen

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Concept Wizard Toolbar

When **editing** an **existing** concept profile, each screen in the **Concept** wizard will display a **button toolbar**.

The toolbar provides the following:

- Quick access to all **Concept** wizard screens for the current concept profile
- **View PDF** and **Send PDF** buttons for quick access to view, print or email an ADDCALC illustration from any **Concept** wizard screen
  - The View and Send **buttons** included with this toolbar will **replace** the View / Send **screen** shown when a concept profile is being created

View PDF:

- Clicking the **View PDF** button will display the concept profile illustration in **PDF** format in a separate window
- **Adobe Acrobat® Reader®** is required in order to view the **PDF**
- Once opened as a PDF, the illustration can be printed or saved to your hard drive

Send PDF:

- Clicking the **Send PDF** button will create an email with the concept profile illustration **PDF** as an **attachment**
- The email is created using your email **client**

NOTE:

- The **toolbar** is only shown when **editing** an existing concept profile
- The View and Send **buttons** included with this toolbar will **replace** the View / Send **screen** shown when a concept profile is being created

Figure 36. Concept Wizard: Toolbar

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Concept Profiles

Common Screens

The Concept wizard consists of different screens depending on the concept. Some of these screens are common to every concept, as in the case of the Basic Information and the View / Send screens. The Alternative Investment screen is included in the Concept wizard where applicable. These common screens are described below.

Basic Information

The **Basic Information** screen consists of the following:

1. **Tax Rate***:
   - The prospect's marginal tax rate
   - Adjust this default setting to your client's actual combined federal / provincial **personal income tax rate**
   - Entry must be between 0% and 100%
   - Precision: Two decimal places
2. **Illustrate to Age**:
   - This concept profile illustration will end at the insured's age entered here
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
3. **Print Summary?***:
   - Select whether or not the concept summary page is included with your concept profile ADDCALC illustration output
   - Select **Yes** or **No** by using the **spin buttons** provided with the entry field
4. **Print Language***:
   - Select the language to be used in your ADDCALC illustration output
   - Select **English** or **French** by using the **spin buttons** provided with the entry field
5. **Description**:
   - Identify this concept profile by including descriptive text that will be displayed on the **main** ADDCALC screen

* A **default** entry is initially displayed in this field. This default is set in the **Advisor** wizard **Concept Defaults** screen. Your entry here will simply overwrite the default for the **current** concept profile

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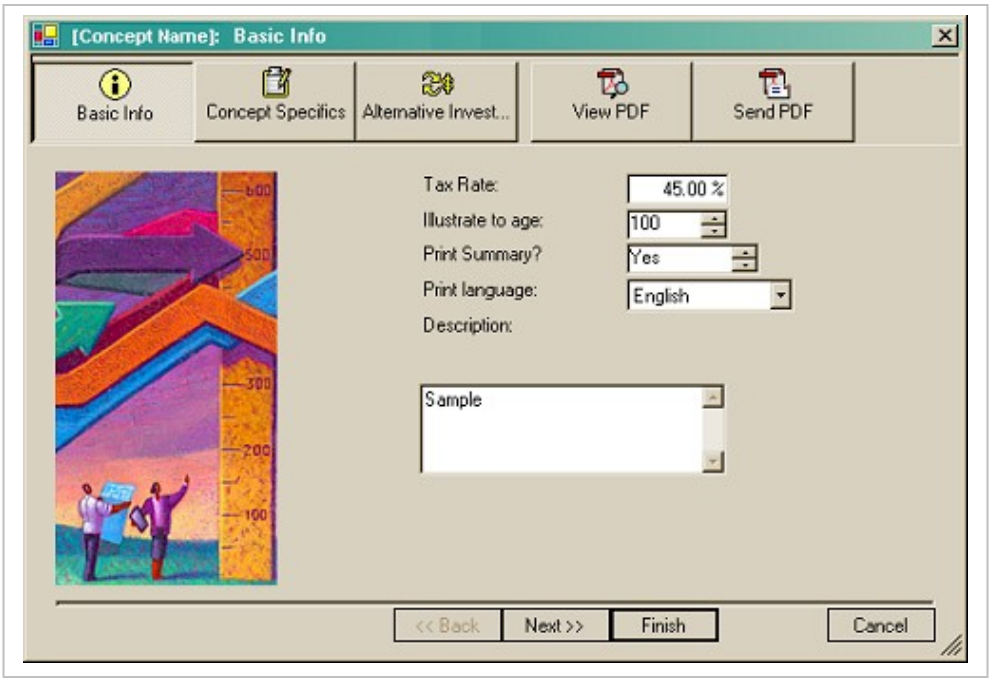

Figure 37. Concept Profile: Basic Information

NOTE:

- The **Basic Information** screen is the **first** screen for every concept profile

Alternative Investment

The **Alternative Investment** screen consists of the following. Default entries are as per **Concept Defaults** settings found in the Advisor wizard Concept Defaults screen.

1. **Rate or Rate Spread**:
   - This percentage is added to the policy projected growth rate to arrive at the Alternative Investment growth rate
   - Depending on the concept, the terminology will vary as follows
     - **Rate Spread**
       If a range of rates has been passed to ADDCALC from the product illustration software, then the spread rate will be applied to each of those rates for the years in which those rates will be in effect
     - **Rate**
       Rate is for concepts that use a flat term product that would have no growth rate on which to base a spread
   - In either case, all rates used, and the years that they are used in, will be displayed on the **Concept Assumptions** page of the ADDCALC illustration
   - Precision: Two decimal places
   - Entry must be between 0% and 4%

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2. **Alternative Investment Growth Components**:
   - The following entry fields must total 100%
   - Precision: entries should be **whole numbers only** (no decimals)
   - The **effective tax rate** will be shown on the **Concept Assumptions** page of the ADDCALC illustration (see **effective tax rate** in the **More Information** chapter on page 119)

   1. **Interest Portion**:
      - The portion of the growth of the Alternative Investment (AI) that is taxable as interest. If the AI is a GIC or fixed income interest-based investment, like bond or T-bill related mutual fund, then most or all of the growth of these funds will be interest income, which is taxable at the client's full marginal tax rate
      - Examples of interest-based alternative investments
        - GIC
        - Bonds/Debentures
        - Treasury bills
        - Mutual funds which primarily invest in the above

   2. **Dividend Portion**:
      - The portion of the growth of the Alternative Investment that is taxable as dividends. If the AI is a dividend-related mutual fund, then most or all of the growth of this fund will be dividend income, which is taxable at a portion of the client's full marginal tax rate
      - Examples of dividend-based Alternative Investments
        - Preferred equity shares
        - High yielding common equity shares
        - Mutual funds which primarily invest in the above

   3. **Capital Gains Portion(s) - realized and unrealized (where applicable)**:
      - The portion of the growth of the Alternative Investment that is taxable as a capital gain. If the AI is a capital gain-related mutual fund, then most or all of the growth is taxable at a portion of the client's full marginal tax rate

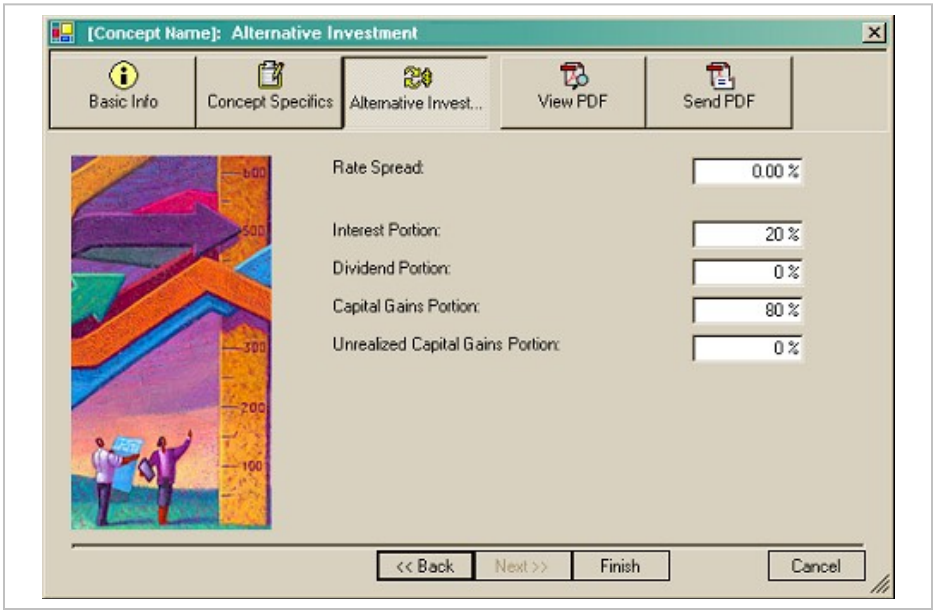

Figure 38. Concept Profile: Alternative Investments

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NOTE:

- The **Alternative Investment** screen is included with a concept profile where applicable

View / Send

The **View / Send** screen consists of the following:

1. **View**:
   - Clicking the **View** button will display the concept profile illustration in **PDF** format in a separate window
   - **Adobe® Reader®** is required in order to view the **PDF**
   - Once opened as a PDF, the illustration can be printed or saved to your hard drive
2. **Send**:
   - Clicking the **Send** button will create an **email** with the concept profile illustration **PDF** as an attachment
   - The email is created using your email client

NOTE:

- Remember to click the **Finish** button on the **View / Send** wizard screen to **save** your new concept profile
- The View / Send **screen** only appears when a **new** concept profile is being **created**
- This screen is replaced by the **Concept** wizard's toolbar **View PDF** and **Send PDF** buttons when an existing concept profile is being edited

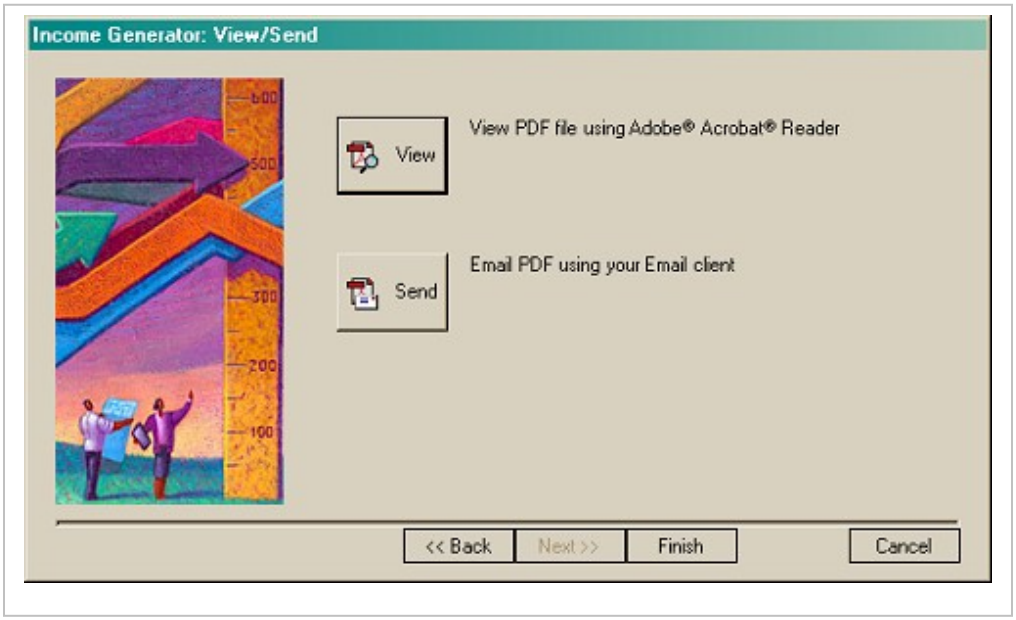

Figure 39. Concept Profile: View / Send

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Annuity Estate Maximizer

The **Annuity Estate Maximizer** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Capital Dividend Account

The **Capital Dividend Account** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Capital Gains Protector

The **Capital Gains Protector** concept profile consists of the following entry screens:

6. **Basic Information**:
   - General information required for every concept
7. **Concept Specifics**:
   - Information required specifically for this concept
8. **Asset Table**:
   - Asset data required for this concept
9. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

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Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **$500,000 Exemption**:
   - The remaining tax exemptions available under the $500,000 Canadian small business and farm property capital gains exemption
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number

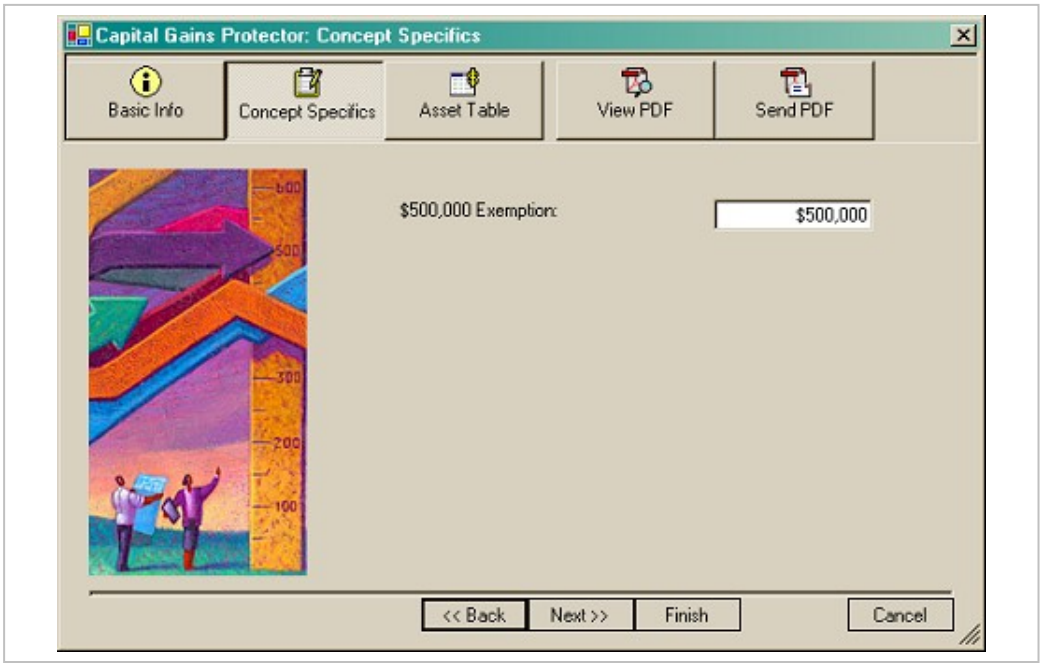

Figure 40. Capital Gains Protector: Concept Specifics

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Asset Table

The **Capital Gains Protector** shows how life insurance can offset your future capital gains tax liability at death. This is based on your input of asset information in the **Asset table**. Use **arrow** keys on your keyboard or your mouse to navigate in the table.

ASSET TABLE	
#:	o Assets entered are numbered (read only)
Asset Name:	o Enter the name of the asset to be included
Exempt?:	o **Check box** entry: **Yes** or **No** o **Check** this check box if this asset is eligible for the $500,000 capital gains exemption for small businesses and farms o **Uncheck** this check box otherwise
Adjusted Cost Base:	o This is what the client paid for the asset when they bought it o Enter the **adjusted cost bas**e (purchase price if post 1972) here o Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
Fair Market Value:	o This is what the asset is worth today o Enter the current fair market value of the asset here o Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
Growth Rate:	o Enter the projected annual growth rate for this asset o This will be used to calculate future values for the asset o Precision: Two decimal places

Figure 41. Capital Gains Protector: Asset Table Detail

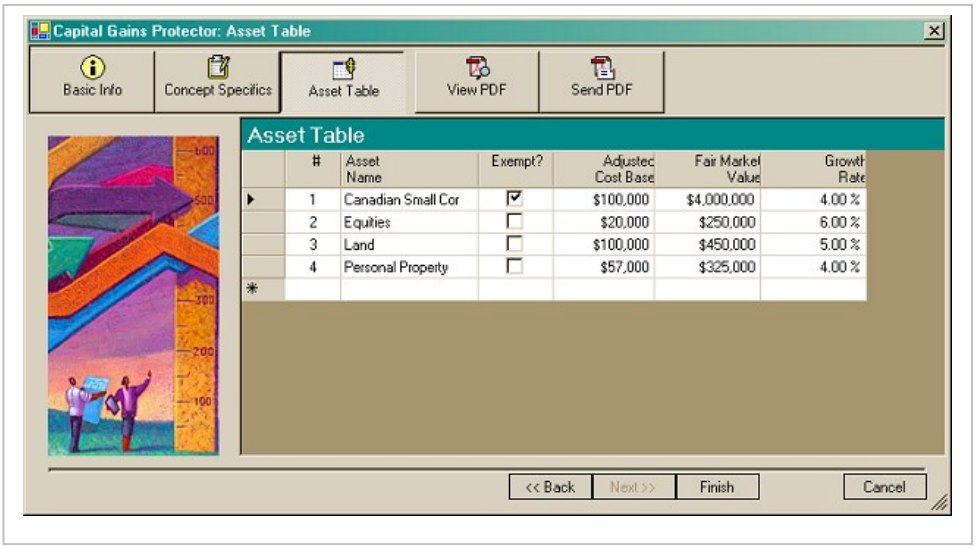

Figure 42. Capital Gains Protector: Asset Table

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Charitable Insurance

The **Charitable Insurance** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Charitable Insured Annuity

The **Charitable Insured Annuity** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Beneficiaries Table**:
   - Beneficiary information required for this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

5. **Mode**:
   - The monthly or annual payment/receipt of the premium/annuity payout respectively
   - Select **annual** or **monthly** - determines whether your figures are interpreted as annual or monthly figures
   - Use the **spin buttons** provided with the entry field to make a selection
6. **Annuity Income**:
   - The charity's monthly or annual gross income from the annuity
   - The pre-tax income from the Life-0 prescribed annuity
   - Precision: Whole numbers only - decimal places will be rounded to the nearest whole number
7. **AI Rate**:
   - Normally the same as the **projected fund growth rate** for your policy
   - Entry must be between 0.5% and 20%
   - Precision: Two decimal places
8. **Investment**:
   - The amount of non-registered funds invested into the annuity
   - Precision: Whole numbers only - decimal places will be rounded to the nearest whole number

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9. **Taxable Portion**:
   - The monthly or annual taxable portion of the annuity payments
   - The portion of the pre-tax income from the Life-0 prescribed annuity that is taxable at the individuals marginal tax rate
   - Precision: Whole numbers only - decimal places will be rounded to the nearest whole number

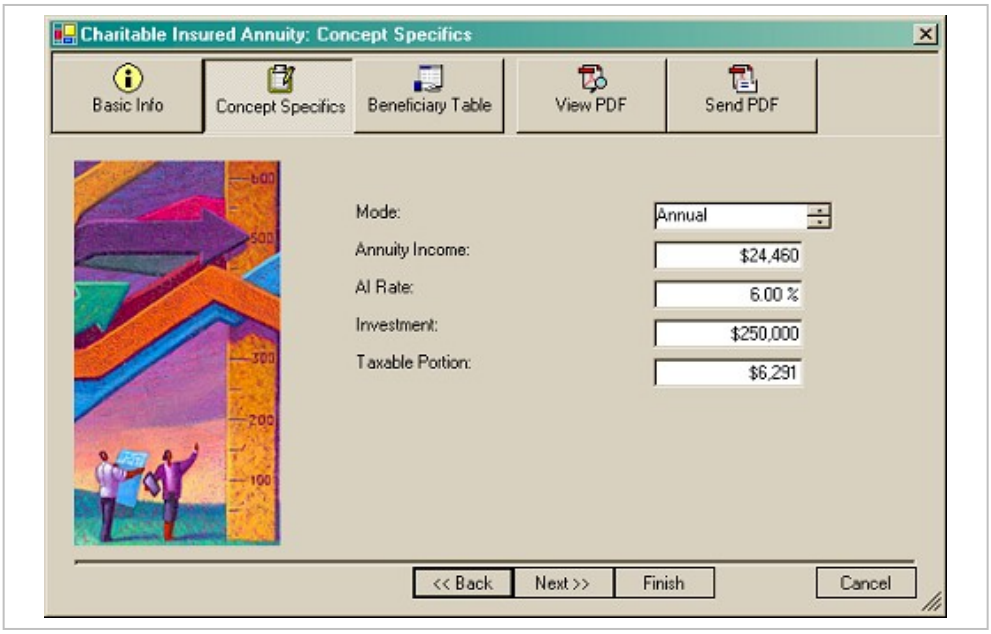

Figure 43. Charitable Insured Annuity: Concept Specifics

Beneficiaries Table

Use **arrow** keys on your keyboard or your mouse to navigate in the table.

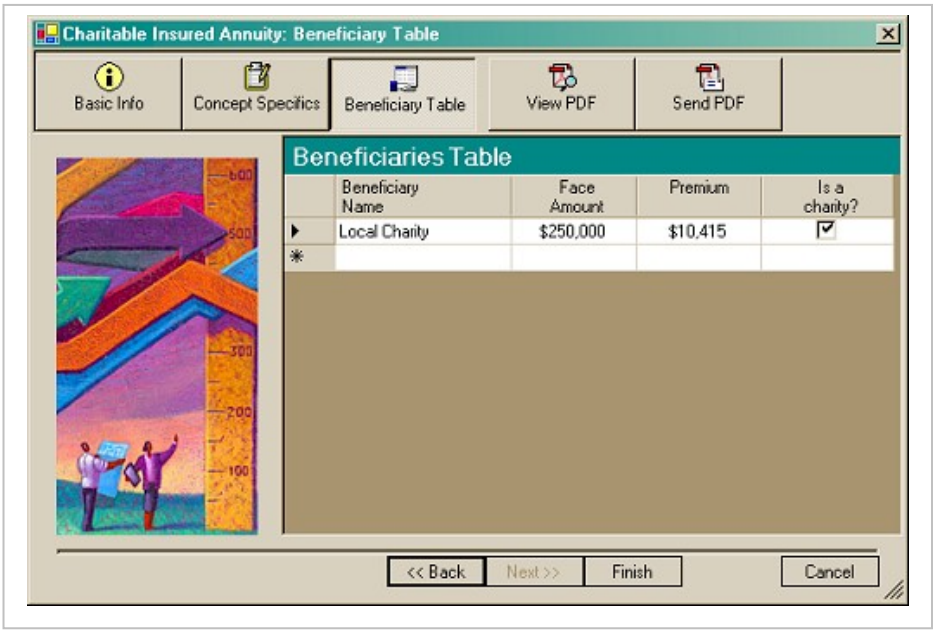

Figure 44. Charitable Insured Annuity: Beneficiaries Table Detail

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BENEFICIARIES TABLE	
Beneficiary Name:	o Enter the name of the beneficiary to receive the benefit of the insurance policy. Eg. Estate, or XYZ Charity
Face Amount:	o The **face amount** of the term policy to be dedicated to, and owned by, this particular charity o Each beneficiary will have a Term to 100 policy assigned to them o Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
Premium:	o The **annual** or **monthly premium** of the term policy o The Term to 100 premium for the aforementioned policy o Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
Is a Charity?:	o Press space bar to check / uncheck this check box o If you select **Yes** (check), then the appropriate tax credits will be applied o Selecting **Yes** will result in tax savings being calculated for the premiums paid.

Figure 45. Charitable Insured Annuity: Beneficiaries Table

Collateral Insurance

The **Collateral Insurance** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

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Corporate Buyout

The **Corporate Buyout** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Asset data required for this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Corporate Investment Tax Rate**:
   - Enter the corporation's investment tax rate (if unsure, use 50% for a corporation).
   - Entry must be between 0 % and 100 %
   - Precision: Two decimal places
2. **Investment Vehicle**:
   - Select either **Periodic** deposits or **Single Premium** deposit
   - **Periodic** refers to the annual premium of the policy for a specified period of time (payment period)
   - **Single Premium** refers to the use of a single premium deposit account where the prospect invests a lump sum into the account which is then used to pay the annual premiums
   - Use the **spin buttons** provided with the entry field to make a selection
3. **Options**:
   - Selections include **Specify Investment** or **Calculate Investment**
   - This illustration has the ability to estimate the after tax payout of the Single Premium Deposit Account (SPDA) based on the lump sum investment and the SPDA rate. It can also estimate the lump sum investment required based on the after tax payout of the SPDA (which is equal to the annual premium) and the SPDA rate. The default will be the information from your company software – this will be the most accurate information
   - If you wish to have ADDCALC estimate the lump sum investment from the after-tax payout (premium) and the SPDA rate, select **Calculate Investment**
   - If you wish to have ADDCALC estimate the after-tax payout from the lump sum investment and the SPDA rate, then select **Calculate Premium**
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Use the **spin buttons** provided with the entry field to make a selection

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4. **Single Pay Rate**:
   - The rate provided for the single premium deposit account (SPDA)
   - ADDCALC uses this percentage to calculate the after-tax annuity payout from the lump sum investment, or calculate the lump sum investment from the after tax SPDA payout. If neither calculation is requested, then the percentage will simply appear at the top of the illustration
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Precision: Two decimal places
   - Entry must be between 0.10 % and 100 %
5. **Lump Sum Investment**:
   - The amount initially invested by the insured into the selected funding instrument (the lump sum amount invested by the company in an Alternative Investment or a Single Premium Deposit Account which purchases life insurance)
   - For comparison purposes, this sum is placed in a corporate-owned Alternative Investment and allowed to grow over the duration of the life insurance policy
   - Disabled when **Options** setting is **Calculate Investment** or **Investment Vehicle** setting is **Periodic**
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
6. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum investment. ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software. Then re-load ADDCALC and run this illustration again

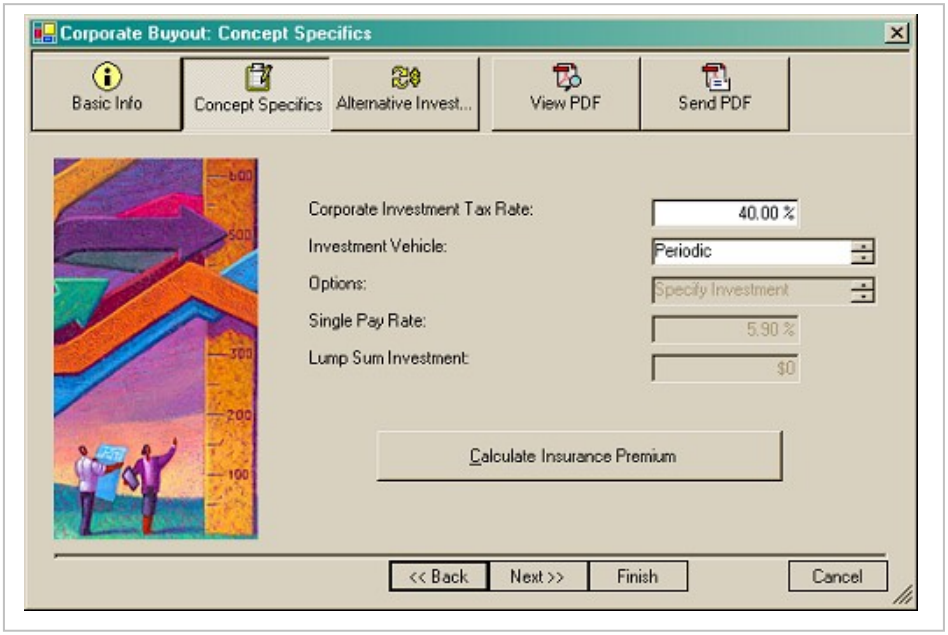

Figure 46. Corporate Buyout: Concept Specifics

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Corporate Share Redemption

The **Corporate Share Redemption** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the Alternative Investment that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Corporate Investment Tax Rate**:
   - Enter the corporation's investment tax rate (if unsure, use 50% for a corporation).
   - Entry must be between 0 % and 100 %
   - Precision: Two decimal places
2. **Investment Vehicle**:
   - Select either **Periodic** deposits or **Single Premium** deposit
   - **Periodic** refers to the annual premium of the policy for a specified period of time (payment period)
   - **Single Premium** refers to the use of a single premium deposit account where the prospect invests a lump sum into the account which is then used to pay the annual premiums
   - Use the **spin buttons** provided with the entry field to make a selection
3. **Options**:
   - Selections include **Specify Investment** or **Calculate Investment**
   - This illustration has the ability to estimate the after tax payout of the Single Premium Deposit Account (SPDA) based on the lump sum investment and the SPDA rate. It can also estimate the lump sum investment required based on the after tax payout of the SPDA (which is equal to the annual premium) and the SPDA rate. The default will be the information from your company software – this will be the most accurate information
   - If you wish to have ADDCALC estimate the lump sum investment from the after-tax payout (premium) and the SPDA rate, select **Calculate Investment**
   - If you wish to have ADDCALC estimate the after-tax payout from the lump sum investment and the SPDA rate, then select **Calculate Premium**
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Use the **spin buttons** provided with the entry field to make a selection

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4. **Single Pay Rate**:
   - The rate provided for the single premium deposit account (SPDA)
   - ADDCALC uses this percentage to calculate the after-tax annuity payout from the lump sum investment, or calculate the lump sum investment from the after tax SPDA payout. If neither calculation is requested, then the percentage will simply appear at the top of the illustration
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Entry must be between 0.10 % and 100 %
   - Precision: Two decimal places
5. **Lump Sum Investment**:
   - The amount initially invested by the insured into the selected funding instrument (the lump sum amount invested by the company in an Alternative Investment or a Single Premium Deposit Account which purchases life insurance)
   - For comparison purposes, this sum is placed in a corporate-owned Alternative Investment and allowed to grow over the duration of the life insurance policy
   - Disabled when **Options** setting is **Calculate Investment** or **Investment Vehicle** setting is **Periodic**
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
6. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum investment. ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software. Then re-load ADDCALC and run this illustration again

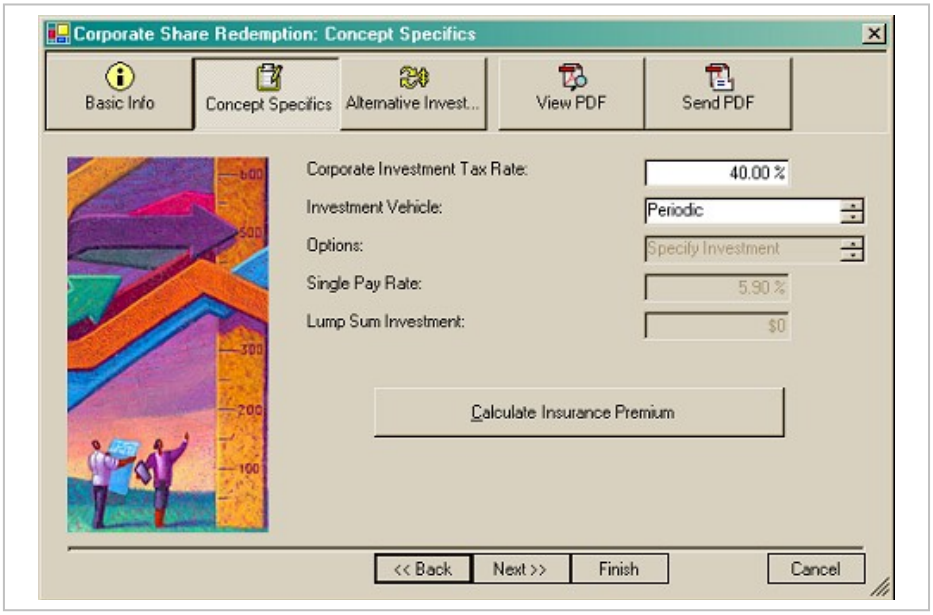

Figure 47. Corporate Share Redemption: Concept Specifics

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Corporate Split Dollar

The **Corporate Split Dollar** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Calculation Basis**:
   - The split is determined by the annual fund growth for the **fund value** or **surrender value**, or by the **net cost of pure insurance** for NCPI basis.
   - Select **Fund value**, **Surrender value**, or **NCPI**
     - Use the **spin buttons** provided with the entry field to make a selection
     - In the first two cases, the employer pays the lesser of the growth in the fund for the year or the annual deposit
       - The employee (employer for Reverse Split,) pays the difference if any
     - For NCPI, the employee (employer for Reverse Split) pays the lesser of the NCPI and the annual deposit
       - The employer (employee for Reverse Split) pays the difference, if any
2. **Split Type**:
   - Select either Regular or Reverse
   - Use the **spin buttons** provided with the entry field to make a selection
   - For Regular, the employer pays the fund growth or NCPI and receives the fund value portion at death
   - For Reverse, the employee pays the fund growth or NCPI and receives the fund value portion at death

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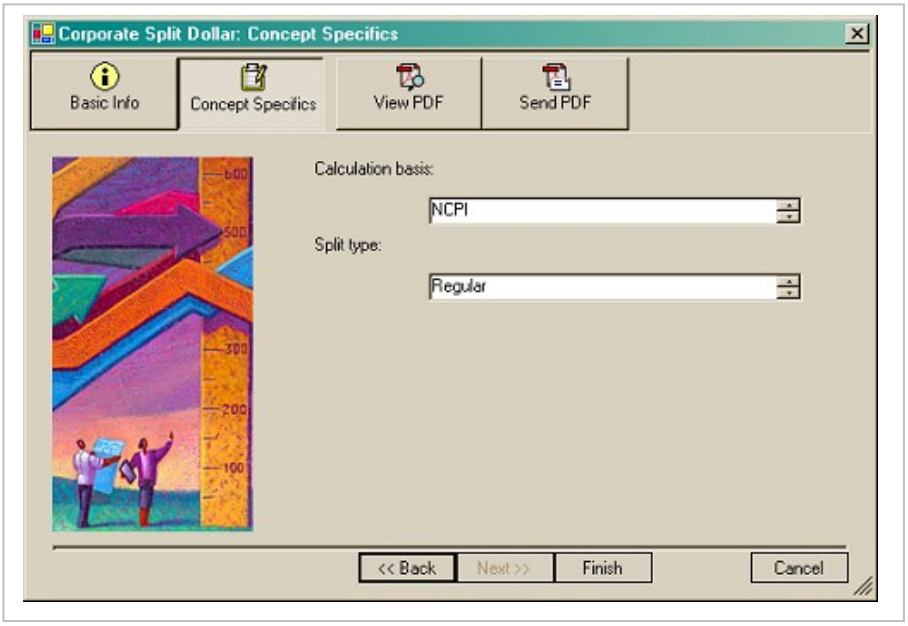

Figure 48. Corporate Split Dollar: Concept Specifics

Corporate Insured Annuity

The **Corporate Insured Annuity** concept profile consists of the following entry screens:

1. **Basic Information**:
   - o General information required for every concept
2. **Concept Specifics**:
   - o Information required specifically for this concept
3. **Alternative Investment**:
   - o Information required for the **Alternative Investment** that will be compared to this concept
4. **Tax Table**:
   - o Tax information required for this concept
5. **View / Send**:
   - o View or email the ADDCALC concept illustration **PDF**

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Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Corporate Tax Rate**:
   - Enter the corporation's marginal tax rate on business income here (if unsure, use 50% for a corporation)
   - In cases where there are taxes to be applied to investments that yield interest or capital gains income, then the federal refundable investment income surtax of 6.67% will automatically be added to the rate you enter here
   - This extra tax will go into a **refundable dividend tax on hand** (RDTOH) account, which the corporation will get back when dividends are paid out to shareholders
   - Precision: Two decimal places
   - Entry must be between 0 % and 100 %
2. **Capital Tax Rate**:
   - The corporation's combined federal and provincial capital tax rate
   - Precision: Three decimal places
   - Entry must be between 0 % and 3 %
3. **Annuity Rate**:
   - The annuity rate specified by the issuing company
   - This value only needs to be entered if the user has selected **Yes** to **Estimate Commuted Values?**
     - If the issuing company won't provide you with this figure, then use the best **Alternative Investment rate** plus 1% as a reasonable guess
   - Precision: Two decimal places
4. **Annuity Income**:
   - The regular annual pre-tax income the corporation will receive from the Life-0 annuity
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
5. **Estimate Commuted Values?**:
   - Select **Yes** or **No**
   - Select **Yes** if you wish ADDCALC to calculate the commuted values (used for **capital tax** determination)
   - Select **No** if you wish to enter these figures manually
   - Note that if you select **Yes**, then you will need to enter an **annuity rate**
   - Use the **spin buttons** provided with the entry field to make a selection

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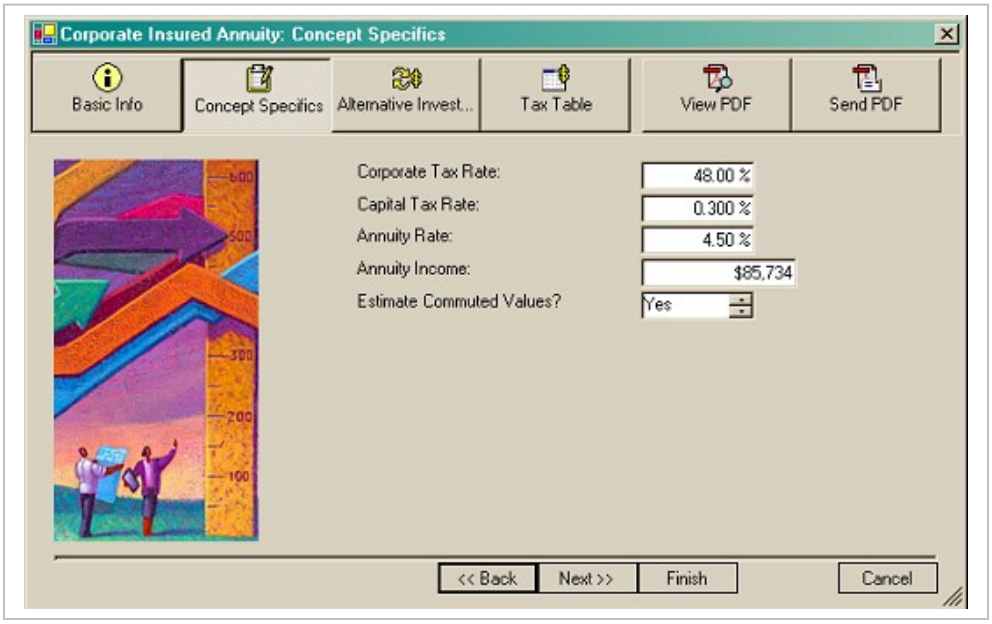

Figure 49. Corporate Insured Annuity: Concept Specifics

Tax Table

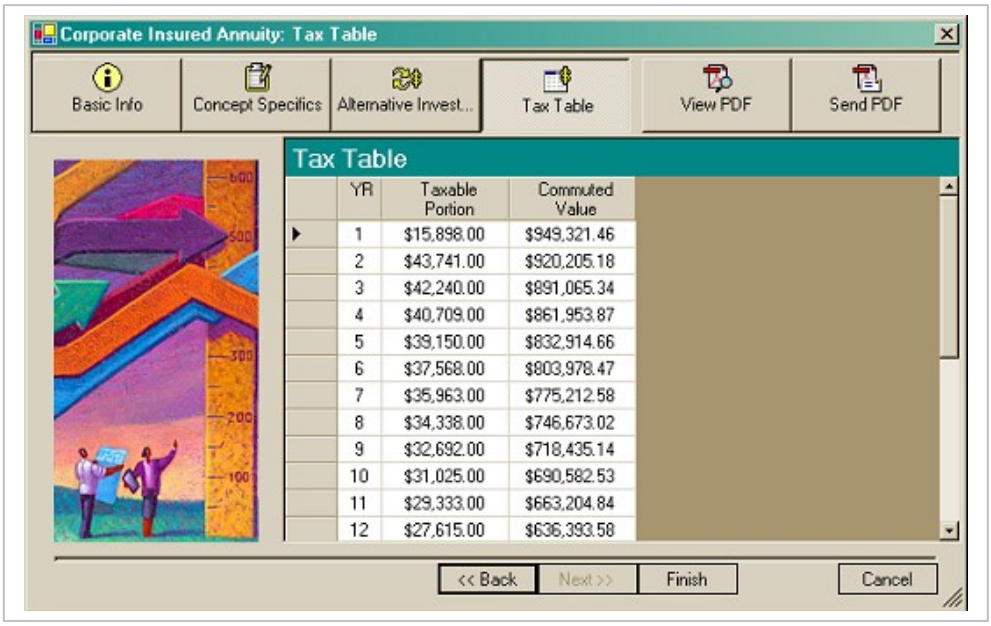

Figure 50. Corporate Insured Annuity: Tax Table

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Use **arrow** keys on your keyboard or your mouse to navigate in the table.

TAX TABLE	
YR:	o Policy year (read only)
Taxable Portion:	o The taxable portion for each annual payout from the life annuity o A value must be entered for each year to be illustrated o You will need to obtain these values from your insurance company for the annuity quote they provided you o Precision: Two decimal places o **NOTE**: Since all corporately owned annuities must be non-prescribed, these values will change from year to year
Commuted Value:	o This value can either be entered manually using values provided to you by the insurance company that gave you the annuity quote, or you can elect to have ADDCALC estimate the commuted values for you o Precision: Two decimal places o **NOTE**: If you want ADDCALC to estimate the values for you, you will need to enter all of the **taxable portion** values first

Figure 51. Corporate Insured Annuity: Tax Table Details

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Corporate Key Person Protection

The **Corporate Key Person Protection** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Corporate Investment Tax Rate**:
   - Enter the corporation's investment tax rate (if unsure, use 50% for a corporation).
   - Precision: Two decimal places
2. **Investment Vehicle**:
   - Select either **Periodic** deposits or **Single Premium** deposit
   - **Periodic** refers to the annual premium of the policy for a specified period of time (payment period)
   - **Single Premium** refers to the use of a single premium deposit account where the prospect invests a lump sum into the account which is then used to pay the annual premiums
   - Use the **spin buttons** provided with the entry field to make a selection
3. **Options**:
   - Selections include **Specify Investment** or **Calculate Investment**
   - This illustration has the ability to estimate the after tax payout of the Single Premium Deposit Account (SPDA) based on the lump sum investment and the SPDA rate. It can also estimate the lump sum investment required based on the after tax payout of the SPDA (which is equal to the annual premium) and the SPDA rate. The default will be the information from your company software – this will be the most accurate information
   - If you wish to have ADDCALC estimate the lump sum investment from the after-tax payout (premium) and the SPDA rate, select **Calculate Investment**
   - If you wish to have ADDCALC estimate the after-tax payout from the lump sum investment and the SPDA rate, then select **Calculate Premium**
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Use the **spin buttons** provided with the entry field to make a selection

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4. **Single Pay Rate**:
   - The rate provided for the single premium deposit account (SPDA)
   - ADDCALC uses this percentage to calculate the after-tax annuity payout from the lump sum investment, or calculate the lump sum investment from the after tax SPDA payout. If neither calculation is requested, then the percentage will simply appear at the top of the illustration
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Precision: Two decimal places
     - Entry must be between 0.10 % and 100 %
5. **Lump Sum Investment**:
   - The amount initially invested by the insured into the selected funding instrument (the lump sum amount invested by the company in an Alternative Investment or a Single Premium Deposit Account which purchases life insurance)
   - For comparison purposes, this sum is placed in a corporate-owned Alternative Investment and allowed to grow over the duration of the life insurance policy
   - Disabled when **Options** setting is **Calculate Investment** or **Investment Vehicle** setting is **Periodic**
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
6. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum investment. ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software. Then re-load ADDCALC and run this illustration again

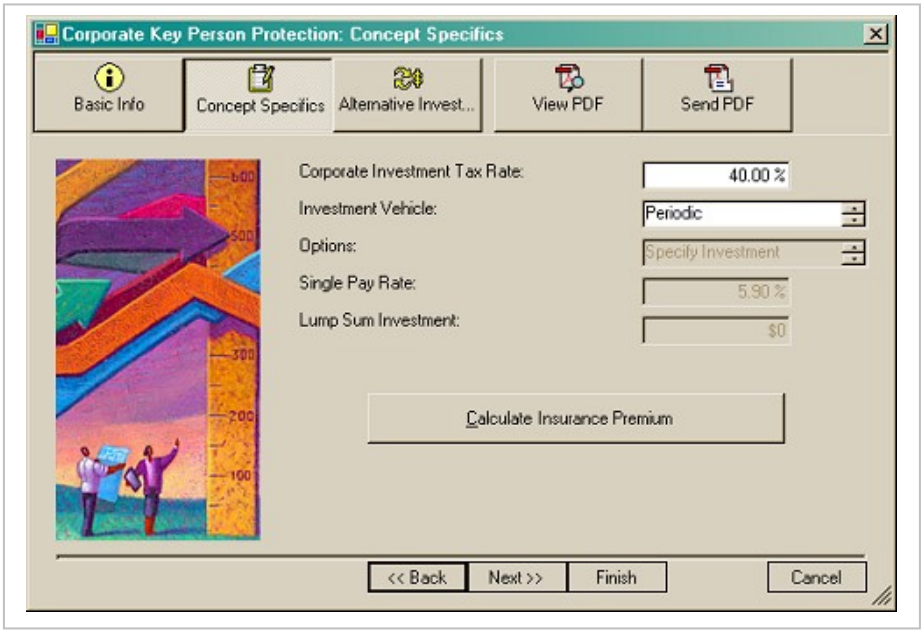

Figure 52. Corporate Key Person Protection: Concept Specifics

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Employee - Shareholder Arrangement

The **Employee – Shareholder Arrangement** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Corporate Investment Tax Rate**:
   - Enter the corporation's investment tax rate (if unsure, use 50% for a corporation).
   - Entry must be between 0 % and 100 %
   - Precision: Two decimal places
2. **Investment Vehicle**:
   - Select either **Periodic** deposits or **Single Premium** deposit
   - **Periodic** refers to the annual premium of the policy for a specified period of time (payment period)
   - **Single Premium** refers to the use of a single premium deposit account where the prospect invests a lump sum into the account which is then used to pay the annual premiums
   - Use the **spin buttons** provided with the entry field to make a selection
3. **Options**:
   - Selections include **Specify Investment** or **Calculate Investment**
   - This illustration has the ability to estimate the after tax payout of the Single Premium Deposit Account (SPDA) based on the lump sum investment and the SPDA rate. It can also estimate the lump sum investment required based on the after tax payout of the SPDA (which is equal to the annual premium) and the SPDA rate. The default will be the information from your company software – this will be the most accurate information
   - If you wish to have ADDCALC estimate the lump sum investment from the after-tax payout (premium) and the SPDA rate, select **Calculate Investment**
   - If you wish to have ADDCALC estimate the after-tax payout from the lump sum investment and the SPDA rate, then select **Calculate Premium**
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
     - Use the **spin buttons** provided with the entry field to make a selection

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4. **Single Pay Rate**:
   - The rate provided for the single premium deposit account (SPDA)
   - ADDCALC uses this percentage to calculate the after-tax annuity payout from the lump sum investment, or calculate the lump sum investment from the after tax SPDA payout. If neither calculation is requested, then the percentage will simply appear at the top of the illustration
   - Available for **Single Premium** only. Disabled when **Investment Vehicle** setting is **Periodic**
   - Precision: Two decimal places
   - Entry must be between 0.10 % and 100 %
5. **Lump Sum Investment**:
   - The amount initially invested by the insured into the selected funding instrument (the lump sum amount invested by the company in an Alternative Investment or a Single Premium Deposit Account which purchases life insurance)
   - For comparison purposes, this sum is placed in a corporate-owned Alternative Investment and allowed to grow over the duration of the life insurance policy
   - Disabled when **Options** setting is **Calculate Investment** or **Investment Vehicle** setting is **Periodic**
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
6. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum investment. ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software. Then re-load ADDCALC and run this illustration again

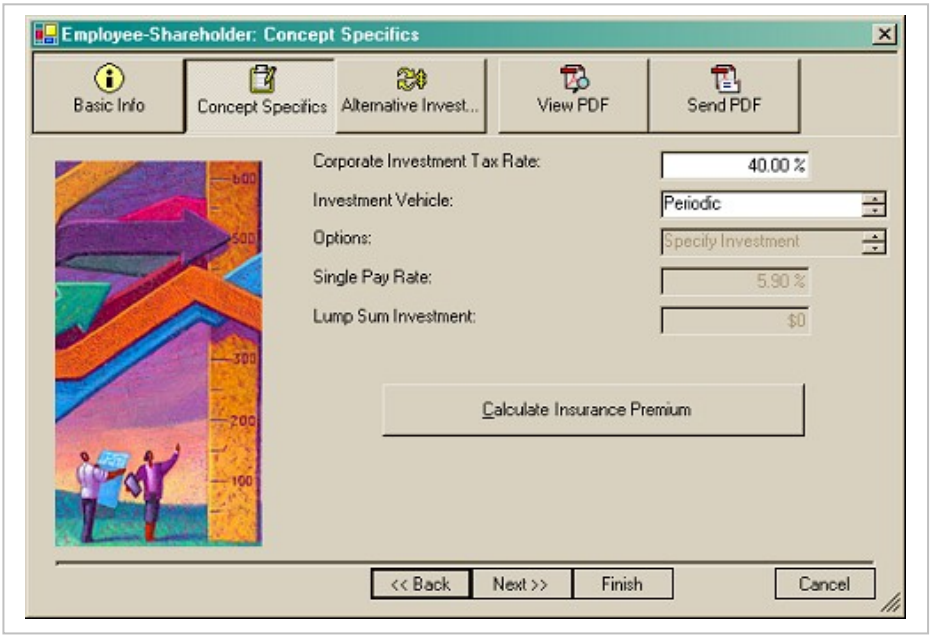

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Figure 53. Employee – Shareholder: Concept Specifics

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Family Split Dollar

The **Family Split Dollar** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Calculation Basis**:
   - The split is determined by the annual fund growth for the **fund value** or **surrender value**, or by the **net cost of pure insurance** for NCPI basis.
   - Select **Fund value**, **Surrender value**, or **NCPI**
   - Use the **spin buttons** provided with the entry field to make a selection
     - In the first two cases, the parent pays the lesser of the growth in the fund for the year or the annual deposit
       - The child (parent for Reverse Split) pays the difference if any
     - For NCPI, the child (parent for Reverse Split) pays the lesser of the NCPI and the annual deposit
       - The parent (child for Reverse Split) pays the difference, if any
2. **Split Type**:
   - Select either **Regular** or **Reverse**
   - Use the **spin buttons** provided with the entry field to make a selection
   - For **Regular**, the **parent** pays the fund growth or NCPI and receives the fund value portion at death
   - For **Reverse**, the **child** pays the fund growth or NCPI and receives the fund value portion at death

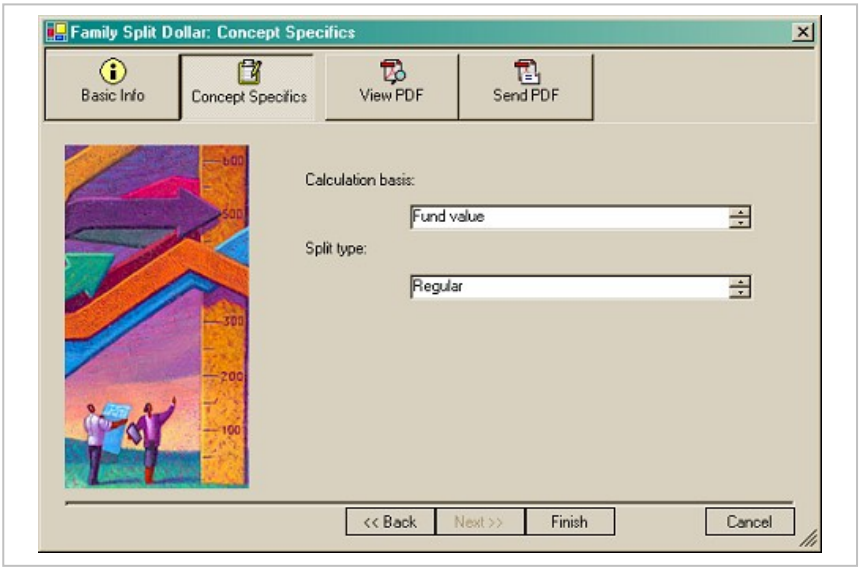

Figure 54. Family Split Dollar: Concept Specifics

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Regular Split Dollar

In a **Regular Split Dollar (Fund Value or Surrender Value)**, the parent owns the fund value portion of the policy and receives either the **gross** or **net fund value** upon the death of the child. The child's beneficiary receives the face amount on death. The parent pays the lesser of the annual premium and the increase in the gross fund value or surrender value of the policy. The child pays the difference, if any, between the total premiums payable and the premiums paid by the parent.

The result of this arrangement is that the parent pays a small portion of the premium in the early years of the policy. In the later years of the policy, the parent is paying all of the premium (since the increase in gross or net fund value will be greater than the total premiums paid). The child may not always be paying a fair portion of the premium for the benefit of the life insurance coverage.

A Regular Split Dollar (NCPI) is designed to require the child to pay a fair price for the life insurance coverage. The parent owns the fund value portion of the policy and receives the fund value upon the death of the child. The child's beneficiary receives the face amount on death. The child pays the lesser of the **net cost of pure insurance** (NCPI) and the premium payable. The parent pays the difference between the NCPI and the annual premiums for the policy year, if any. NCPI is calculated using a Revenue Canada approved table of mortality rates that are multiplied by the **net amount at risk** (the **estate value** minus the **fund value**) at the end of each year (Regulation 308 of the Income Tax Act). The result of this arrangement is that the child is paying a reasonable estimation of the cost of insurance coverage for the life of the contract. Since NCPI approximates YRT coverage, the child's share of the premiums will be lower in the early years and will increase in the later years until the child may be paying the full premium.

Reverse Split Dollar

In **Reverse Split Dollar (Fund Value or Surrender Value)**, the child owns the fund value portion of the policy and the child's beneficiary receives either the **gross** or **net fund value** upon the death of the child. The parent receives the face amount on death. The child pays the lesser of the annual premium and the increase in the gross fund value or surrender value of the policy. The parent pays the difference, if any, between the total premiums payable and the premiums paid by the child.

The result of this arrangement is that the child pays a small portion of the premium in the early years of the policy. In the later years of the policy, the child is paying all of the premium (since the increase in gross or net fund value will be greater than the total premiums paid). The parent may not always be paying a fair portion of the premium for the benefit of the life insurance coverage.

A **Reverse Split Dollar (NCPI)** is designed to require the parent to pay a fair price for the life insurance coverage. The child owns the fund value portion of the policy and the child's beneficiary receives the fund value upon the death of the child. The parent receives the face amount on death. The parent pays the lesser of the Net Cost of Pure Insurance (NCPI) and the premium payable. The child pays the difference between the NCPI and the annual premiums for the policy year, if any. NCPI is calculated using a Revenue Canada approved table of mortality rates that are multiplied by the **net amount at risk** (the **estate value** minus the **fund value**) at the end of each year (Regulation 308 of the Income Tax Act). The result of this arrangement is that the parent is paying a reasonable estimation of the cost of insurance coverage for the life of the contract. Since NCPI approximates YRT coverage, the parent's share of the premiums will be lower in the early years and will increase in the later years until the parent may be paying the full premium.

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Income Generator

The **Income Generator** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Plan Income**:
   - Your client's annual net after-tax withdrawal target. You may need to adjust this number until the maximum income has been achieved
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
2. **Index Rate**:
   - If the insured wishes to have their income indexed (annual withdrawals to be indexed to inflation), enter the rate of indexation here
   - Entry must be between 0% and 20%
3. **From Year**:
   - The policy year in which the income starts
   - Enter or select the policy year in which the client's withdrawals are to begin (this should be after the end of the quick pay period)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
4. **to: (year)**:
   - The policy year in which the income ends
   - Enter or select the policy year in which the last income withdrawal is to be made (your maximum is age 100 minus current age)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
5. **Deduct Insurance Cost from AI?**:
   - Your response to the question "**Deduct Insurance Cost from AI**?" will be based on whether you are concentrating upon the estate benefits or the amount and taxation status of withdrawals (see **Deduct Insurance Cost from AI?** in the **More Information** chapter on page 119)
   - Use the **spin buttons** provided with the entry field to make a selection

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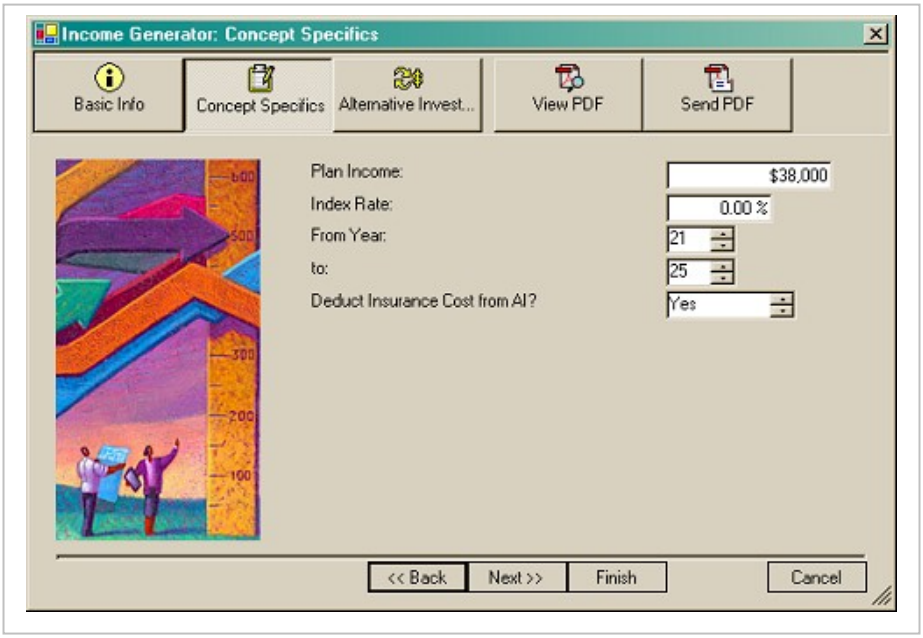

Figure 55. Income Generator: Concept Specifics

Income Shelter

The **Income Shelter** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Insured Annuity

The **Insured Annuity** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

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Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Mode**:
   - Select **annual** or **monthly** - determines whether your figures are interpreted as annual or monthly figures
   - The monthly or annual payment / receipt of the premium / annuity payout respectively
   - Use the **spin buttons** provided with the entry field to make a selection
2. **Annuity Income**:
   - The monthly or annual gross (pre-tax) income from the SPIA Life-0 prescribed annuity
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
3. **Term Premium**:
   - The monthly or annual taxable portion of the annuity payments; the premium for the Term to 100 policy
   - The portion of the pre-tax income from the Life-0 prescribed annuity that is taxable at the individual's marginal tax rate
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
4. **AI Rate**:
   - Normally the same as the **projected fund growth rate** for your policy
   - ADDCALC uses this percentage to calculate the Alternative Investment (AI) figures for comparison purposes. It is recommended to use a similar interest rate for the AI as you use for the insurance policy growth projection (if applicable)
   - Precision: Two decimal places
5. **Investment**:
   - The amount of non-registered funds / lump sum invested into the annuity
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
6. **Taxable Portion**:
   - The monthly or annual taxable portion of the annuity payments
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number

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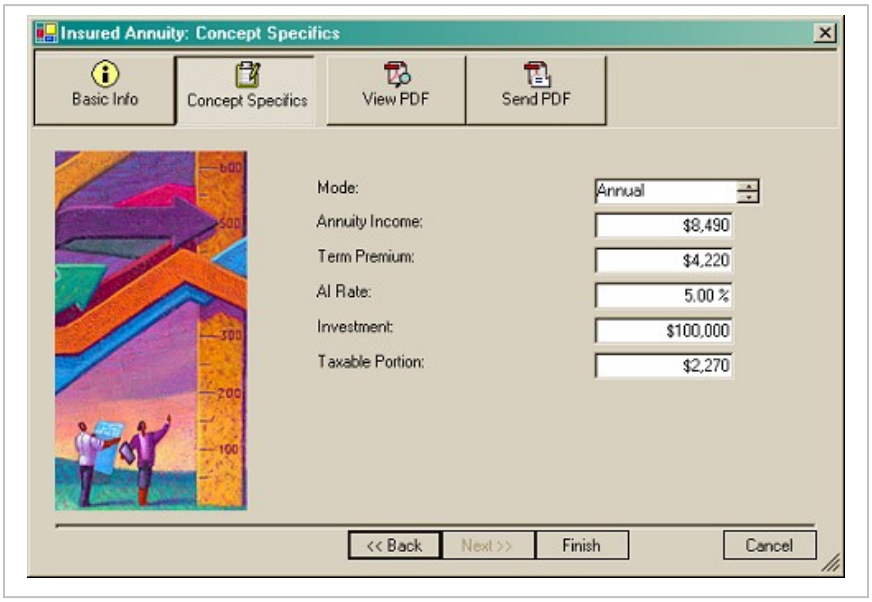

Figure 56. Insured Annuity: Concept Specifics

Insured Inheritance

The **Insured Inheritance** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Funding Type**:
   - Select either Single Pay or Term Certain Annuity
   - Use the **spin buttons** provided with the entry field to make a selection
   - Precision: Two decimal places

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2. **Options**:
   - Selections include Specify Investment or Calculate Investment
   - Use the **spin buttons** provided with the entry field to make a selection
   - This illustration has the ability to estimate the after tax payout of the funding instrument based on the initial investment and the annuity rate. It can also estimate the initial investment required based on the after-tax payout of the funding instrument and the annuity rate
   - The default will be the information from your company software – this will be the most accurate information - otherwise select Calculate Investment
3. **Single Pay Rate**:
   - The interest rate credited to the single pay fund. Alternatively, enter a term certain annuity rate
   - ADDCALC uses this percentage to calculate the after-tax annuity payout from the investment, or calculate the initial investment from the after tax annuity payout
   - If neither calculation is requested, then the percentage will simply appear at the top of the illustration
   - If the premium deposit account is requested as the funding instrument, then this percentage refers to the single pay rate
   - Entry must be between 0.10 % and 100 %
   - Precision: Two decimal places
4. **Lump Sum Investment**:
   - Your **single pay** premium as calculated by your illustration software appears here
   - Alternatively, enter a **term certain annuity** single premium
   - Disabled when **Options** setting is **Calculate Investment**
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
5. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum investment. ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software. Then re-load ADDCALC and run this illustration again

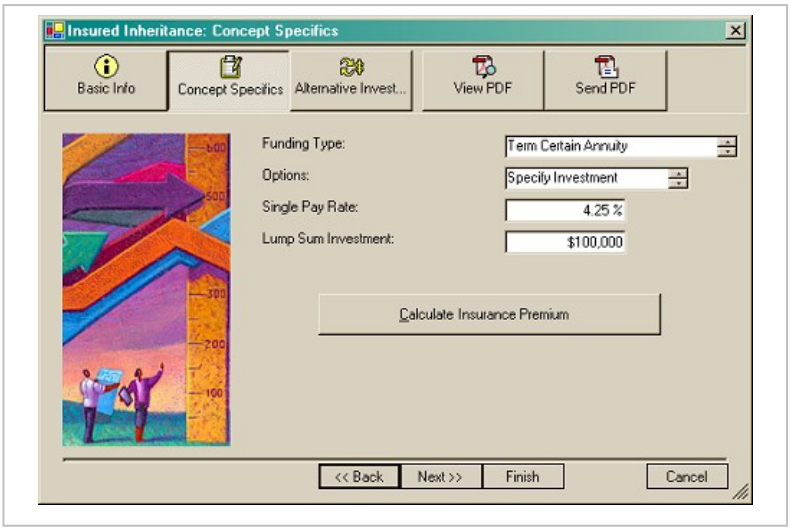

Figure 57. Insured Inheritance: Concept Specifics

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Insured Rate of Return

The **Internal Rate of Return** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Savings Return Calculation**:
   - Select **Policy Growth Rate** to show growth rate as return
   - Select **Internal Rate of Return** to show calculated return on total investment
   - Use the **spin buttons** provided with the entry field to make a selection

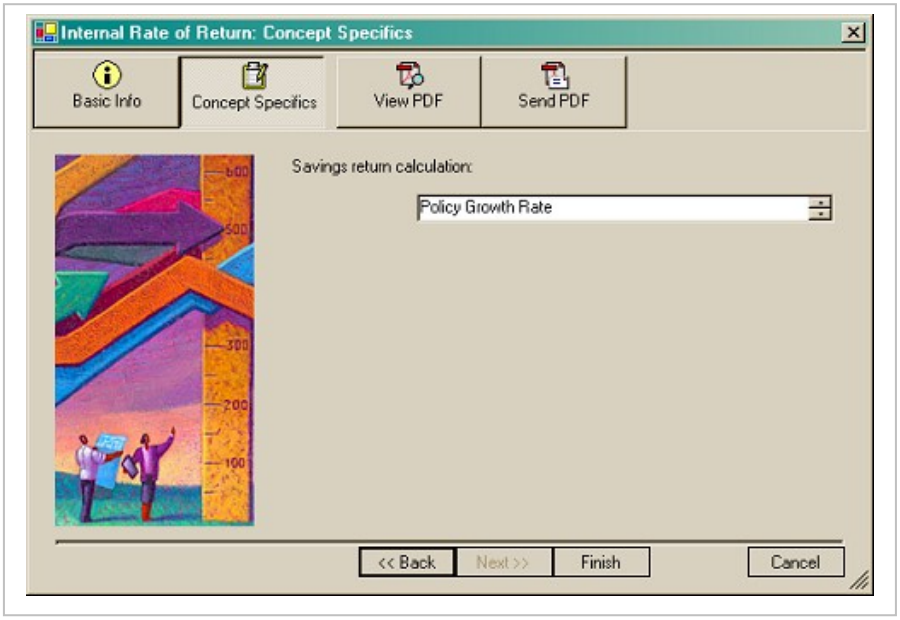

Figure 58. Internal Rate of Return: Concept Specifics

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Insured Retirement

The **Insured Retirement** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Method**:
   - Select Solve for % of Fund Value or Specify Income
   - Use the **spin buttons** provided with the entry field to make a selection
   - Solve for % of Fund Value: calculates the maximum income to arrive at a loan balance that never exceeds the specified percentage of the fund value
   - Maximum loan balance vs. fund value
   - This is the maximum level that the loan balance may accumulate to relative to the fund value at any time in the life of the policy. The percentage is the loan balance represented as a percentage of the insurance policy fund value
   - Specify Income: simply specifies an income amount
2. **Target % of FV**:
   - Maximum loan balance vs. fund value
   - This is the maximum level that the loan balance may accumulate to relative to the fund value at any time in the life of the policy
   - The percentage is the loan balance represented as a percentage of the insurance policy fund value
   - Disabled when method **Specify Income** is selected
   - Entry must be between 1 % and 100 %
   - Precision: Two decimal places
3. **Plan Income**:
   - Your client's annual net after-tax withdrawal "target"
   - You may need to adjust this number until the maximum income is arrived at
   - Disabled when method **Solve for % of Fund Value** is selected
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number

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4. **Index Rate**:
   - If the insured wishes to have their income indexed, enter the *rate of indexation* here
   - Zero means no indexing
   - Entry must be between 0 % and 20 %
   - Precision: Two decimal places
5. **From Year**:
   - The policy year in which the income starts
   - Enter or select the policy year in which the loans from the financial institution are to begin (after the end of the **quick pay** period)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
6. **to: (year)**:
   - The policy year in which the income ends
   - Enter or select the policy year in which the last income loan is to be made (your maximum is age 100 minus current age)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
7. **Loan rate spread**:
   - Bank loan spread; assumed bank loan rate at time of retirement
   - This is the spread between the policy growth rates and the bank loan rate at any given time during retirement
   - A 2% spread is recommended as a minimum, but a smaller spread may be allowed in some cases
   - Entry must be between 0 % and 10 %
   - Precision: Two decimal places

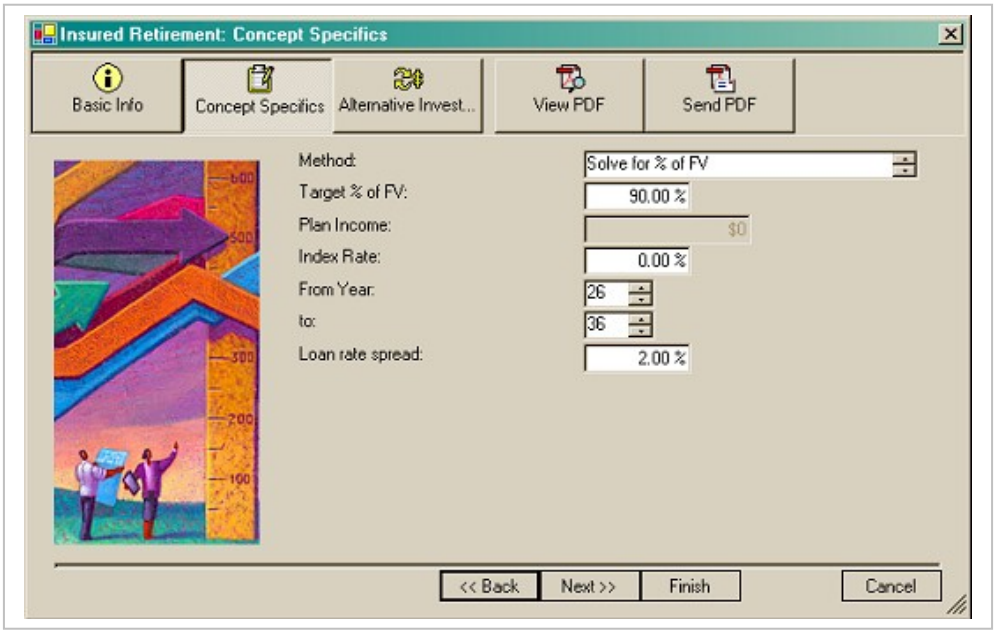

Figure 59. Insured Retirement: Concept Specifics

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Insured RRIF

The **Insured RRIF** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Term premium**:
   - The deposit for the Term to 100 policy which will cover the tax on the balance of the RRIF
   - If the insured is married, normally this will be a joint-last-to-die policy as the RRIF can be rolled over to the spouse
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
2. **RRIF rate**:
   - Use the **projected fund rate** from your illustration software
     - Normally, one would use the same interest rate for projecting the RRIF calculation
     - ADDCALC will use this to calculate the RRIF figures
   - Entry must be between 0% and 100%
   - Precision: Two decimal places
3. **RRIF single premium**:
   - The amount originally invested into the RRIF
   - Enter the **single premium** to be applied to the RRIF
   - ADDCALC will calculate the payout on a before & after-tax basis
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
4. **RRIF Duration**:
   - Enter the duration of the RRIF here in years after which the RRIF will be exhausted
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
   - The RRIF duration cannot exceed age 100
5. **RRIF payout type**:
   - Select Minimum or Level
   - If you select Level and ADDCALC calculates the RRIF figures for you, then level payouts will be calculated, otherwise a minimum payout schedule will be calculated
   - Use the **spin buttons** provided with the entry field to make a selection

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6. **RRIF owner**:
   - Select the owner of the RRIF. This will determine the minimum withdrawals required
   - Use the **spin buttons** provided with the entry field to make a selection

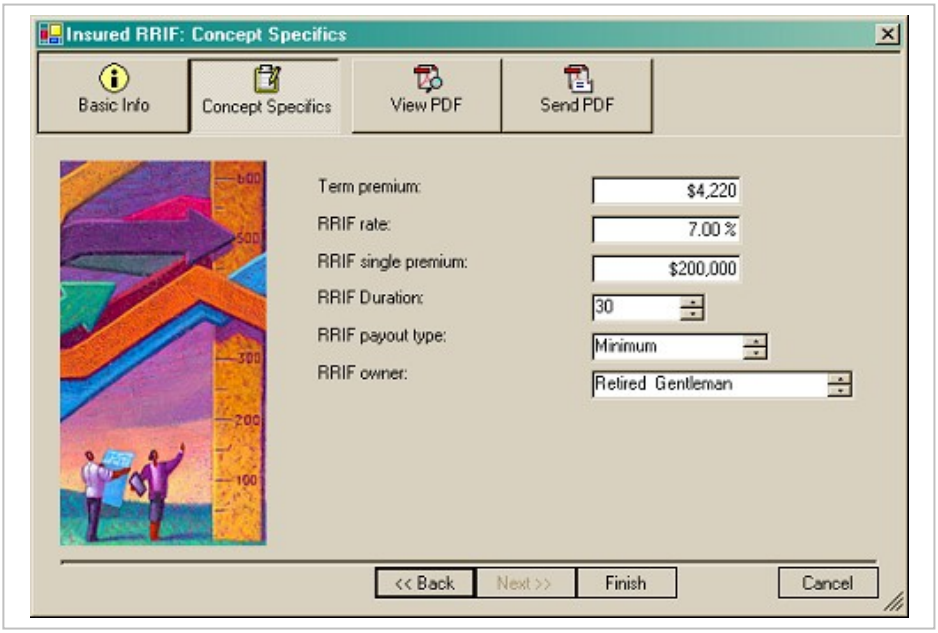

Figure 60. Insured RRIF: Concept Specifics

Leveraged Corporate Insured Annuity

The **Leveraged Corporate Insured Annuity** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Tax Table**:
   - Tax information required for this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

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Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Annuity Income**:
   - The regular annual pre-tax income the corporation will receive from the Life-0 annuity
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
2. **Loan Rate**:
   - The estimated interest rate that the bank will charge for the loan
   - Enter an average long term interest rate your client expects the financial institution to charge for the annual accumulating loans
   - Entry must be between 0 % and 12 %
   - Precision: Two decimal places
3. **Corporate Tax Rate**:
   - Enter the corporation's marginal tax rate on business income here (if unsure, use 50% for a corporation)
   - In cases where there are taxes to be applied to investments that yield interest or capital gains income, then the federal refundable investment income surtax of 6.67% will automatically be added to the rate you enter here
   - This extra tax will go into a **refundable dividend tax on hand** (RDTOH) account, which the corporation will get back when dividends are paid out to shareholders
   - Precision: Two decimal places
   - Entry must be between 0 % and 100 %

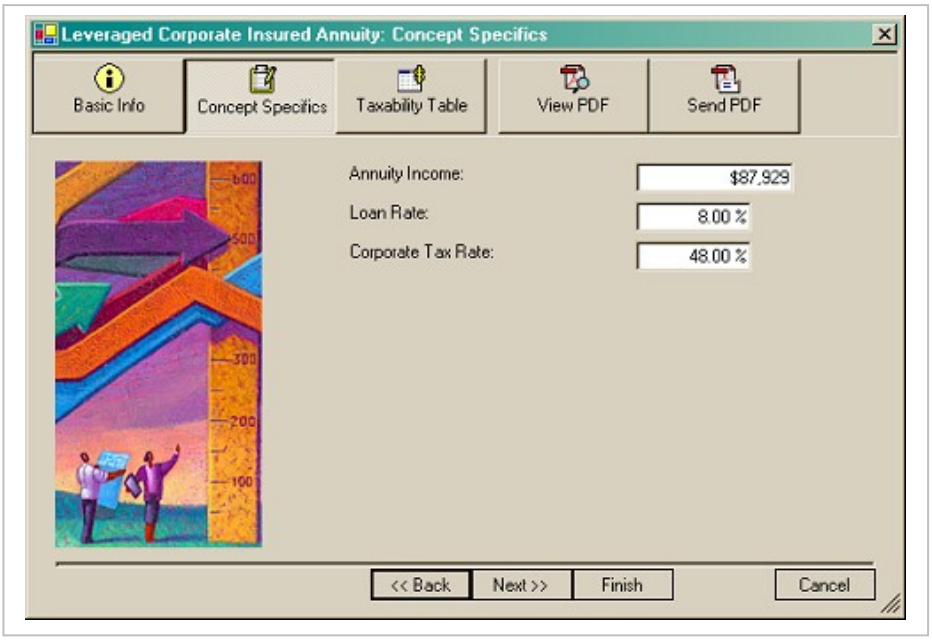

Figure 61. Leveraged Corporate Insured Annuity: Concept Specifics

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Tax Table

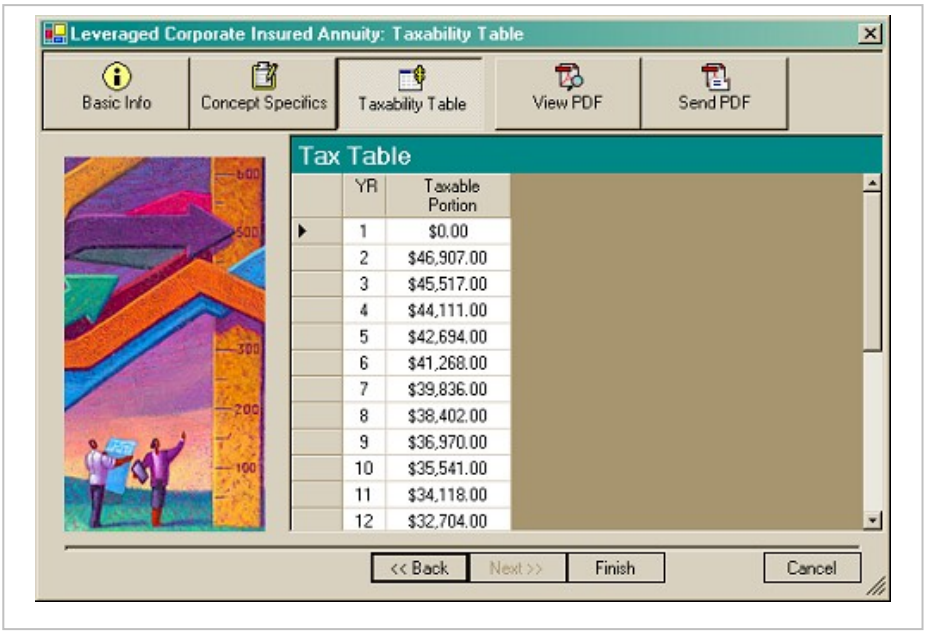

Figure 62. Leveraged Corporate Insured Annuity: Tax Table

Use **arrow** keys on your keyboard or your mouse to navigate in the table.

TAX TABLE	
YR:	o Policy year (read only)
Taxable Portion:	o The taxable portion for each annual payout from the life annuity o A value must be entered for each year to be illustrated o You will need to obtain these values from your insurance company for the annuity quote they provided you o Precision: Two decimal places o **NOTE**: Since all corporately owned annuities must be non-prescribed, these values will change from year to year

Figure 63. Leveraged Corporate Insured Annuity: Tax Table Detail

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Retirement Compensation Arrangement

The **Retirement Compensation Arrangement** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Plan Income**:
   - Your client's annual before tax RCA income target
   - The amount of after-tax income the insured wishes to receive on an annual basis
   - This figure can be modified until the maximum income is arrived at
   - Withdrawals spanning from age 65 to 70 to cover the period between the start of retirement and the start of RRSP payments at 70 may produce the best results
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
2. **From Year**:
   - The policy year in which the income starts
   - Enter or select the policy year in which the client's withdrawals are to begin (this should be after the end of the quick pay period)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
3. **to: (year)**:
   - The policy year in which the income ends
   - Enter or select the policy year in which the last income withdrawal is to be made (your maximum is age 100 minus current age)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection

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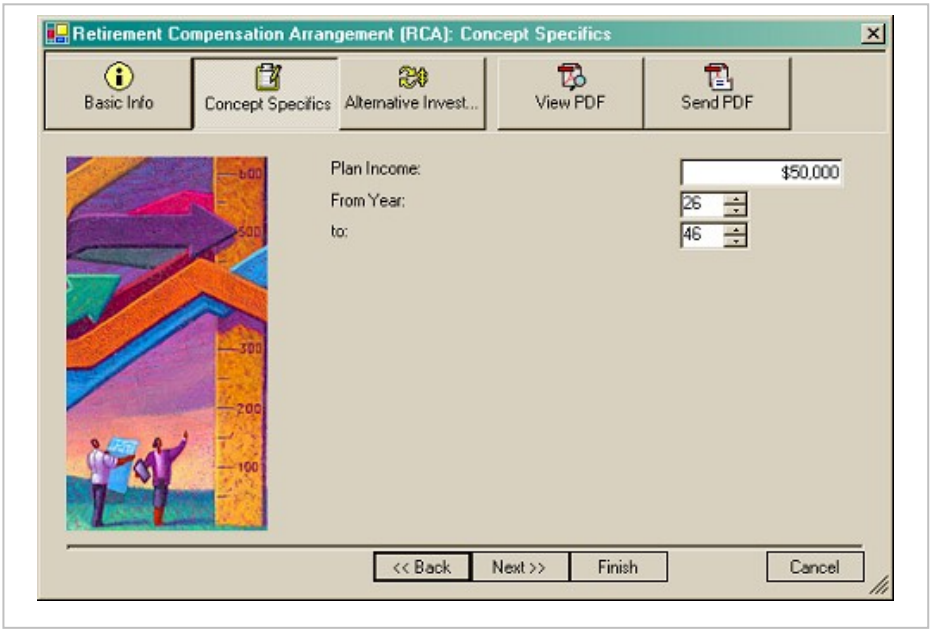

Figure 64. Retirement Compensation Arrangement: Concept Specifics

RRIF Estate Maximizer

The **RRIF Estate Maximizer** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Tax rate at death**:
   - Your client's expected actual combined federal / provincial **personal income tax rate** at death
   - Entry must be between 0 % and 100 %
   - Precision: Two decimal places

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2. **Options**:
   - This illustration has the ability to estimate the after-tax payout of the funding instrument based on the initial investment and the annuity rate
   - It can also estimate the initial investment required based on the after-tax payout of the funding instrument and the annuity rate
   - Selections available: **Specify RRIF Premium** or **Calculate RRIF Premium**
   - Use the **spin buttons** provided with the entry field to make a selection
   - Use information from your software (the default) or **Calculate RRIF Premium.** Obviously information from your software will be the most accurate
3. **RRIF single premium**:
   - Enter the actual deposit (single premium) applied to the RRIF
   - ADDCALC will calculate the payout on a before & after-tax basis
   - This ADDCALC concept will supply you with a basic RRIF quote (1991 rules -- i.e. to expire at age 90) for the purposes of this concept illustration
   - However, we recommend you also obtain a separate RRIF quote for the formal RRIF product presentation
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number
4. **RRIF rate**:
   - Use the **projected fund rate** from your illustration software
     - Normally, you will want to use the same rate of interest on the RRIF as was applied to the insurance policy fund
   - Entry must be between 0 % and 100 %
   - Precision: Two decimal places
5. **RRIF owner**:
   - Select the owner of the RRIF
   - This will determine the minimum withdrawals required
   - Use the **spin buttons** provided with the entry field to make a selection
6. **Calculate Insurance Premium**:
   - Click on this button to calculate the annual insurance premiums that can be paid from a given lump sum RRIF single premium
   - ADDCALC will use the payment period from the product you are currently illustrating to arrive at the amount
   - You will need to exit ADDCALC and enter this premium for the specified payment period in your product illustration software
   - Then re-load ADDCALC and run the RRIF Estate Maximizer again

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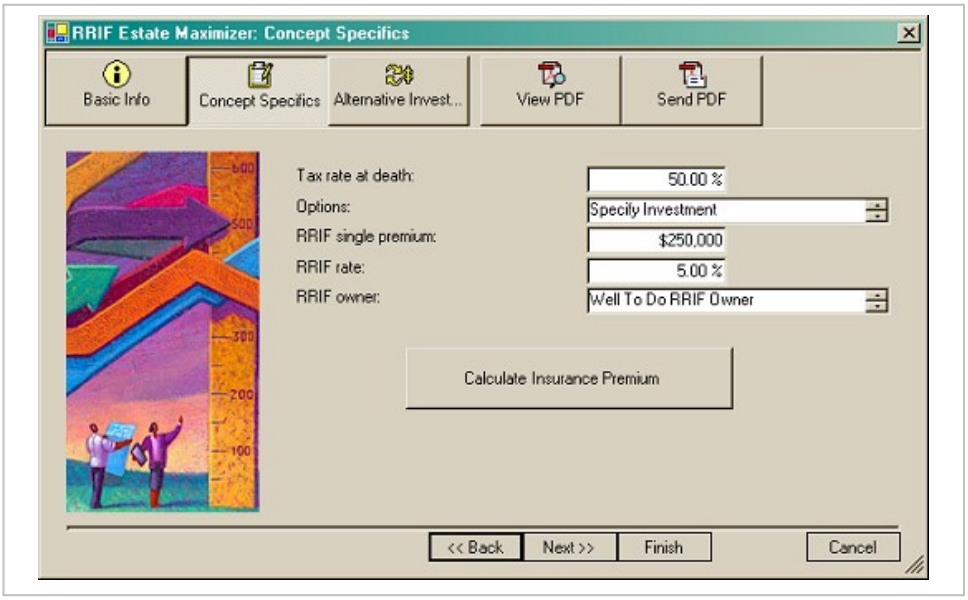

Figure 65. RRIF Estate Maximizer: Concept Specifics

Secular Trust

The **Secular Trust** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Plan Income**:
   - Your client's annual net after-tax withdrawal target; the amount of after-tax retirement income the insured wishes to receive on an annual basis
   - This figure can be modified until the maximum income is arrived at
   - Withdrawals spanning from age 65 to 70 to cover the period between the start of retirement and the start of RRSP payments at 70 may produce the best results
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number

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2. **Index Rate**:
   - o If the insured wishes to have their income indexed (annual withdrawals are to be indexed to inflation), enter the rate of indexation here
   - o Precision: Two decimal places
   - o Entry must be between 0% and 20%
3. **From Year**:
   - o The policy year in which the income starts
   - o Enter or select the policy year in which the client's withdrawals are to begin (this should be after the end of the quick pay period)
   - o Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
4. **to: (year)**:
   - o The policy year in which the income ends
   - o Enter or select the policy year in which the last income withdrawal is to be made (your maximum is age 100 minus current age)
   - o Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection

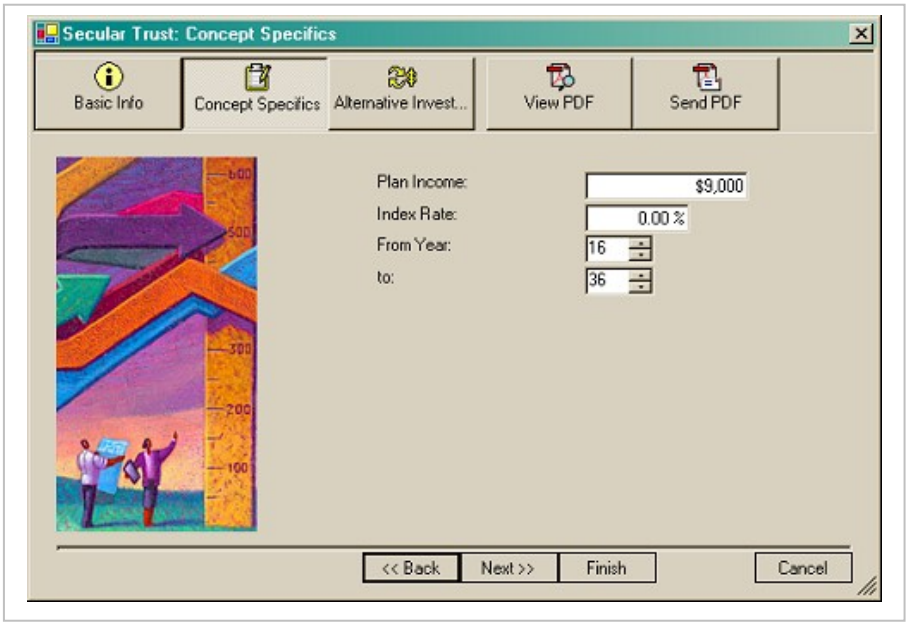

Figure 66. Secular Trust: Concept Specifics

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Split Dollar RCA

The **Split Dollar RCA** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Plan Income**:
   - Your client's annual net before-tax withdrawal target
   - The amount of after-tax income the insured wishes to receive on an annual basis
   - This figure can be modified until the maximum income is arrived at
   - Withdrawals spanning from age 65 to 70 to cover the period between the start of retirement and the start of RRSP payments at 70 may produce the best results
   - Precision: Whole numbers only; decimal places will be rounded to the nearest whole number

2. **From Year**:
   - The policy year in which the income starts
   - Enter or select the policy year in which the client's withdrawals are to begin (this should be after the end of the quick pay period)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
3. **to: (year)**:
   - The policy year in which the income ends
   - Enter or select the policy year in which the last income withdrawal is to be made (your maximum is age 100 minus current age)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection

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4. **Calculation Basis**:
   - The split is determined by the annual fund growth for the **fund value** or **surrender value**, or by the **net cost of pure insurance** for NCPI basis
   - Select **Fund value**, **Surrender value**, or **NCPI**
     - Use the **spin buttons** provided with the entry field to make a selection
     - In the first two cases, the employer pays the lesser of the growth in the fund for the year or the annual deposit
       - The employee (employer for Reverse Split) pays the difference if any
     - For NCPI, the employee (employer for Reverse Split) pays the lesser of the NCPI and the annual deposit
       - The employer (employee for Reverse Split) pays the difference, if any
5. **Split Participant**:
   - Select either **Employer** or **Employee**; this is the party that will own the face amount
   - Use the **spin buttons** provided with the entry field to make a selection
   - For **Employer**, the employer pays the fund growth or NCPI and receives the fund value portion at death
   - For **Employee**, the employee pays the fund growth or NCPI and receives the fund value portion at death
6. **Corporate Tax Rate**:
   - Enter the corporation's marginal tax rate on business income here (if unsure, use 50% for a corporation)
   - In cases where there are taxes to be applied to investments that yield interest or capital gains income, then the federal refundable investment income surtax of 6.67% will automatically be added to the rate you enter here
   - This extra tax will go into a **refundable dividend tax on hand** *(*RDTOH) account, which the corporation will get back when dividends are paid out to shareholders

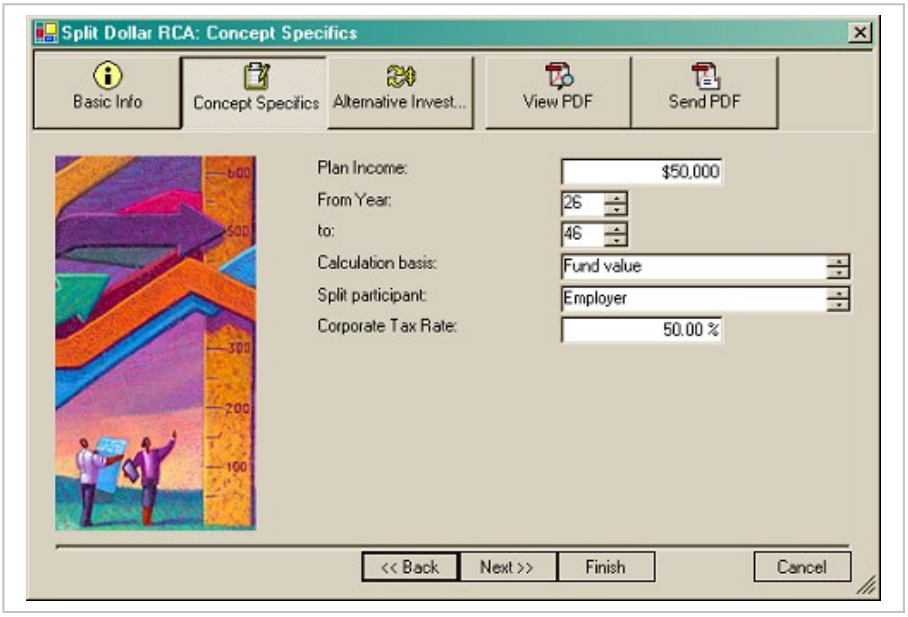

Figure 67. Split Dollar RCA: Concept Specifics

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Tax Sheltered Income Stream

The **Tax Sheltered Income Stream** concept profile consists of the following entry screens:

1. **Basic Information**:
   - General information required for every concept
2. **Concept Specifics**:
   - Information required specifically for this concept
3. **Alternative Investment**:
   - Information required for the **Alternative Investment** that will be compared to this concept
4. **View / Send**:
   - View or email the ADDCALC concept illustration **PDF**

Concept Specifics

The **Concept Specifics** screen consists of the following:

1. **Index Rate**:
   - If the annual withdrawals are to be indexed to inflation, enter the annual growth rate here
   - Precision: Two decimal places
   - Entry must be between 0% and 20%
2. **From Year**:
   - The policy year in which the income starts
   - Enter or select the policy year in which the client's withdrawals are to begin (this should be after the end of the **quick pay** period)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection
3. **to: (year)**:
   - The policy year in which the income ends
   - Enter or select the policy year in which the last income withdrawal is to be made (your maximum is age 100 minus current age)
   - Type your entry in the entry field or use the **spin buttons** provided with the entry field to make a selection

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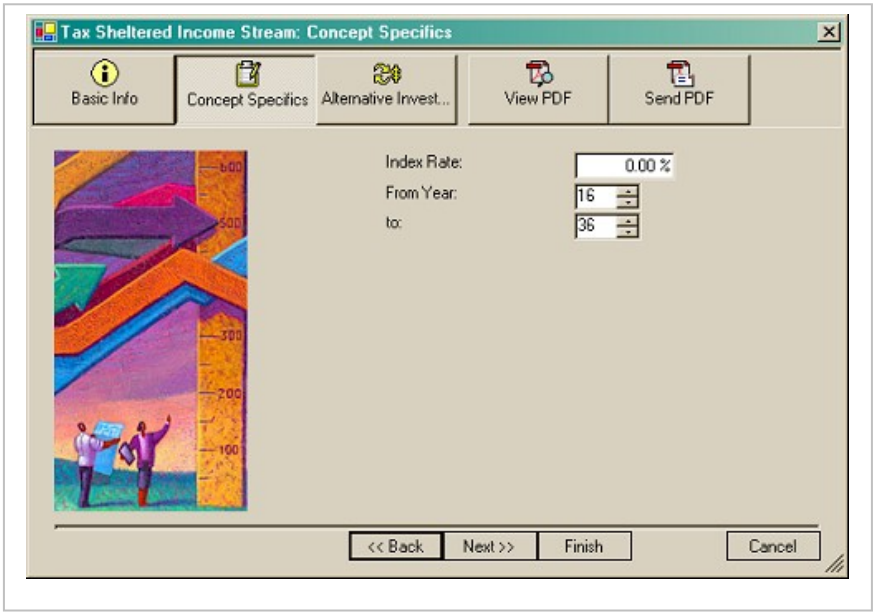

Figure 68. Tax Sheltered Income Stream: Concept Specifics

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ADDCALC Illustrations

ADDCALC Illustration Overview

The ADDCALC illustration **PDF** is your customized sales illustration output including ledgers and charts, where applicable.

View an ADDCALC illustration:

- When **creating** a new concept profile:
  - The final page of the **Concept** wizard is always the **View / Send** screen
  - Click on the **View** button on the **View / Send** screen and the concept output will be generated as a **PDF** file
- When editing an existing concept profile:
  - Click on the toolbar's **View PDF** button on any of the **Concept** wizard screens
- Your Adobe® Reader® will automatically open and display the ADDCALC illustration PDF
- The PDF window is displayed with a **split** screen:
  - The ADDCALC illustration's cover page is shown on the right
    - Use your keyboard **Page Dn** and **Page Up** keys to navigate through the illustration
    - Use the Adobe® Reader® **Zoom In** / **Zoom Out** tools to change the magnification of the illustration
    - Bookmarks for this illustration are shown on the left
- Bookmarks are quick links to sections of the ADDCALC illustration
  - Click on a bookmark to highlight it and the appropriate section of the ADDCALC illustration will be displayed in the right hand side of the PDF window

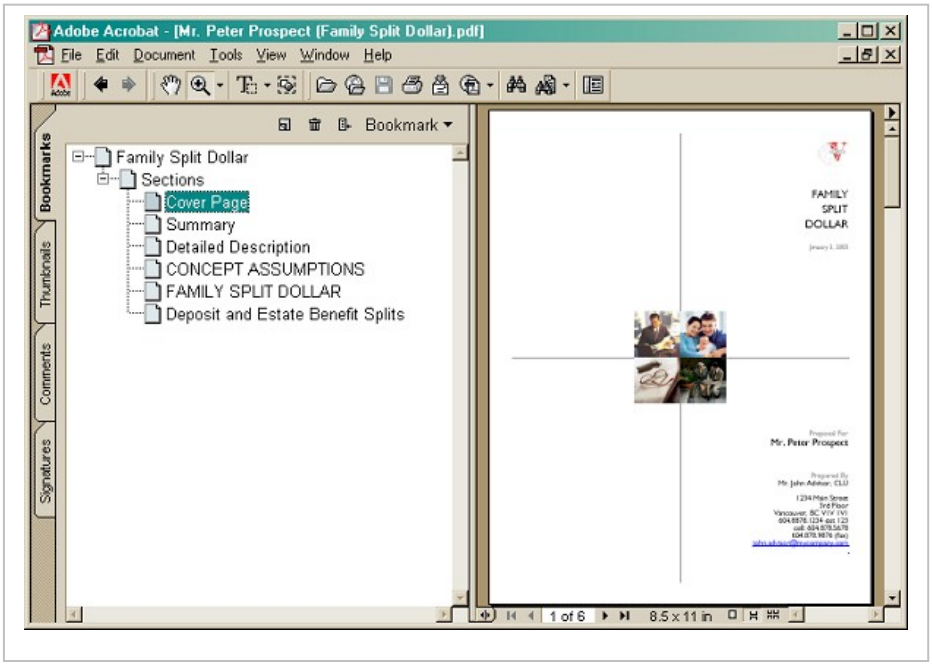

Figure 69. ADDCALC Illustrations: View the Illustration

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Save an ADDCALC illustration:

- Use the Adobe® Reader® menu or *toolbar* to save the current ADDCALC illustration
  - Click the **Save a Copy** toolbar item or select the **Save a Copy** menu option from the **File** menu item
  - A **Save** dialog box will be displayed from which you may select the destination of your illustration on your hard drive

Print an ADDCALC illustration:

- Use the Adobe® Reader® menu or toolbar to print the current ADDCALC illustration
  - Click the **Print** toolbar item or select the **Print** menu option from the **File** menu item
  - A Print dialog box will be displayed from which you may print your illustration

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ADDCALC Illustration Detail

The ADDCALC **illustration** PDF is comprised of six **sections**. **Every** page of the ADDCALC illustration PDF contains the following information:

- Custom logo provided by the licensing company or your own personal logo
- Today's date
- Concept name
- Proposal for: [your prospect's name]

Along with the information listed above, the sections include the following information:

Cover Page includes:

- Your name
- Your contact information, including email address
- Your web site URL

Figure 70. ADDCALC Illustrations: Cover Page

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Summary Page (optionally included with your ADDCALC illustration) includes:

- Concept **overview**
- **Errors and omissions excluded** text (default is **E.&O.E.**)
- Current **page** number and total pages in the illustration

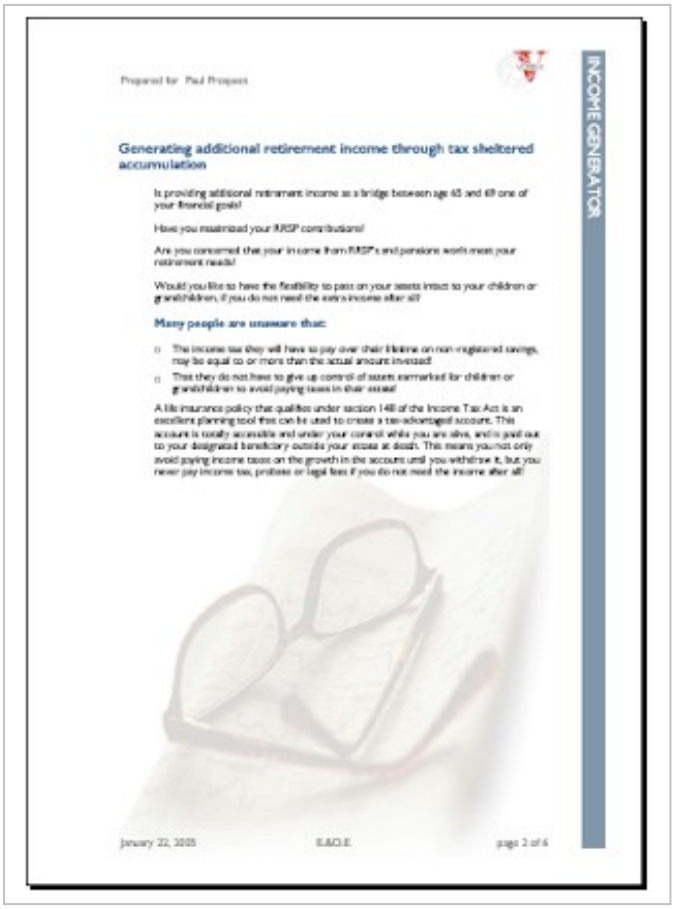
Prepared for Paul Prospect
Generating additional retirement income through tax sheltered accumulation
Is providing additional retirement income as a bridge between age 65 and 69 one of your financial goals?
Have you maximized your RRSP contributions?
Are you concerned that your income from RRSP's and pensions won't meet your retirement needs?
Would you like to have the flexibility to pass on your assets intact to your children or grandchildren, if you do not need the extra income after all?
Many people are unaware that:
The income tax they will have to pay over their lifetime on non-registered savings, may be equal to or more than the actual amount invested!
That they do not have to give up control of assets earmarked for children or grandchildren to avoid paying taxes in their estate!
A life insurance policy that qualifies under section 148 of the Income Tax Act is an excellent planning tool that can be used to create a tax-advantaged account. This account is totally accessible and under your control while you are alive, and is paid out to your designated beneficiary outside your estate at death. This means you not only avoid paying income taxes on the growth in the account until you withdraw it, but you never pay income tax, probate or legal fees if you do not need the income after all!
INCOME GENERATOR
January 22, 2005
E.&O.E.
page 3 of 6

Figure 71. ADDCALC Illustrations: Summary Page

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Detailed Description includes:

- Concept **detail**
- **Errors and omissions excluded** text (default is **E.&O.E.**)
- Current **page** number and total pages in the illustration

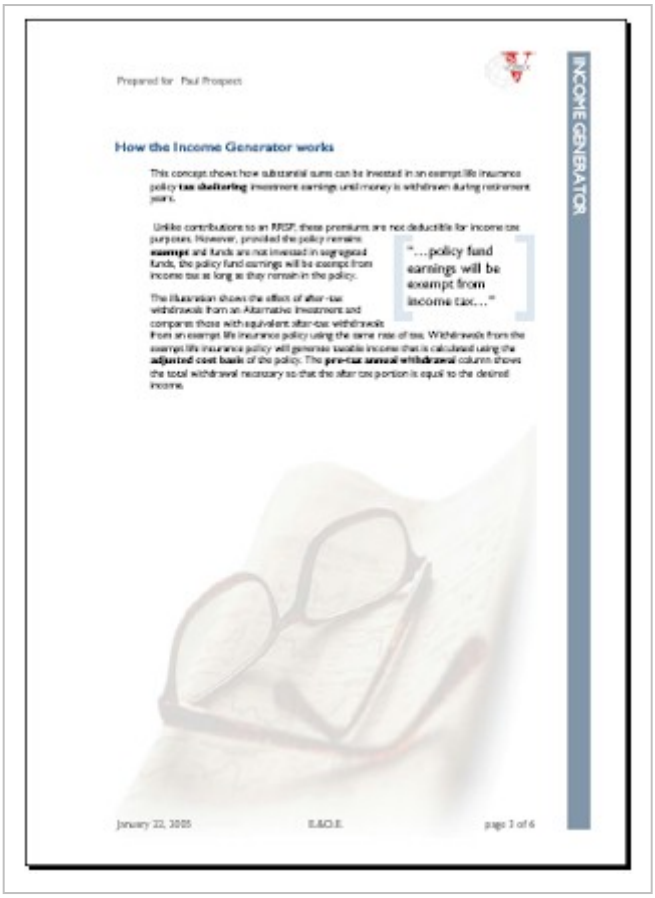
Prepared for Paul Prospect
How the Income Generator works
This concept shows how substantial sums can be invested in an exempt life insurance policy tax sheltering investment earnings until money is withdrawn during retirement years.
Unlike contributions to an RRSP, these premiums are not deductible for income tax purposes. However, provided the policy remains exempt and funds are not invested in segregated funds, the policy fund earnings will be exempt from income tax as long as they remain in the policy.
"...policy fund earnings will be exempt from income tax..."
The illustration shows the effect of after-tax withdrawals from an Alternative Investments and compares those with equivalent after-tax withdrawals from an exempt life insurance policy using the same rate of tax. Withdrawals from the exempt life insurance policy will generate taxable income that is calculated using the adjusted cost basis of the policy. The pre-tax annual withdrawal column shows the total withdrawal necessary so that the after tax portion is equal to the desired income.
INCOME GENERATOR
January 22, 2005
E.&O.E.
page 3 of 6

Figure 72. ADDCALC Illustrations: Detailed Description

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Concept Assumptions includes:

- A listing / **summary** of the figures and information used in the concept calculations organized into sections (where applicable):
  - Insureds
  - Product
  - Alternative Investment
  - Other Details
- Special **notes** (if applicable) for the concept
- **Errors and omissions excluded** text (default is **E.&O.E.**)
- Current **page** number and total pages in the illustration
- Where applicable, the concept / Alternative Investment comparison summary

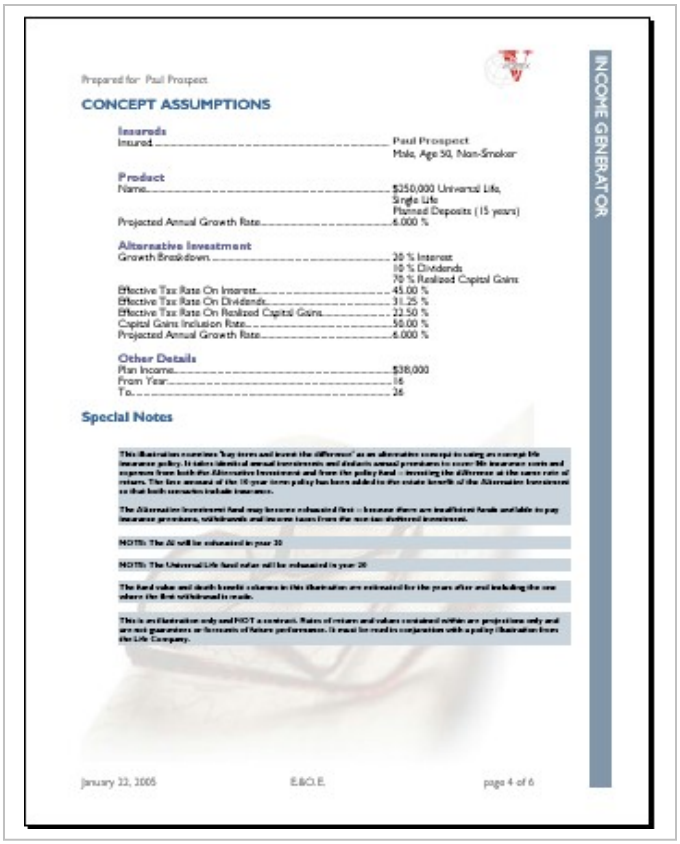

Figure 73. ADDCALC Illustrations: Concept Assumptions

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Ledgers **(shown where applicable)** include:

- Ledger title and detail
- Errors and omissions excluded text (default is E.&O.E.)
- Current page number and total pages in the illustration

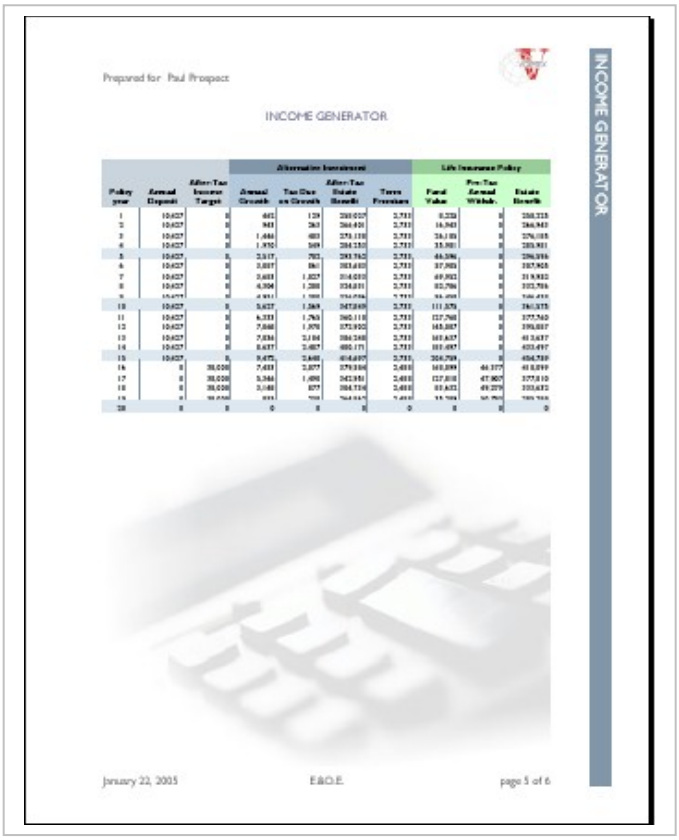

Figure 74. ADDCALC Illustrations: Ledgers

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Charts (shown where applicable) include:

- Chart titles, chart detail and legend
- Errors and omissions excluded text (default is E.&O.E.)
- Current page number and total pages in the illustration

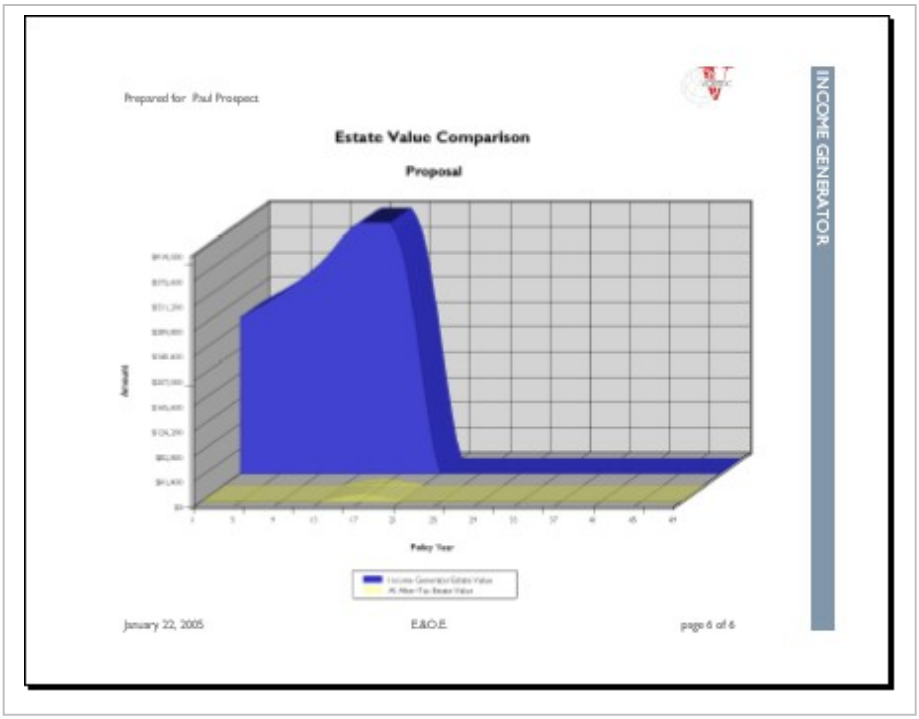

Figure 75. ADDCALC Illustrations: Charts

NOTE:

- Be sure to **close** a displayed ADDCALC **illustration** PDF before generating another of the same concept; otherwise the new illustration might not be generated. The reason this happens is because the same file name is used in both instances and ADDCALC cannot write to a file that is already open for viewing

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Send an Illustration

Every screen of the **Concept** wizard for any concept profile will display a toolbar that includes **View** and **Send** buttons.

- Click on the **Send** button on the **toolbar** and your email client will be used to generate an email with the current ADDCALC illustration PDF as an attachment
- Your client's email address will be placed in the **To:** entry box
- Default text will be presented in the email **title** and **body**
- You can edit or delete this default text
- After making your modifications to the email, click **Send** in the **email's** toolbar

NOTE:

- The **Send** button will only be able to produce an email if your email client supports the **MAPI** protocol.

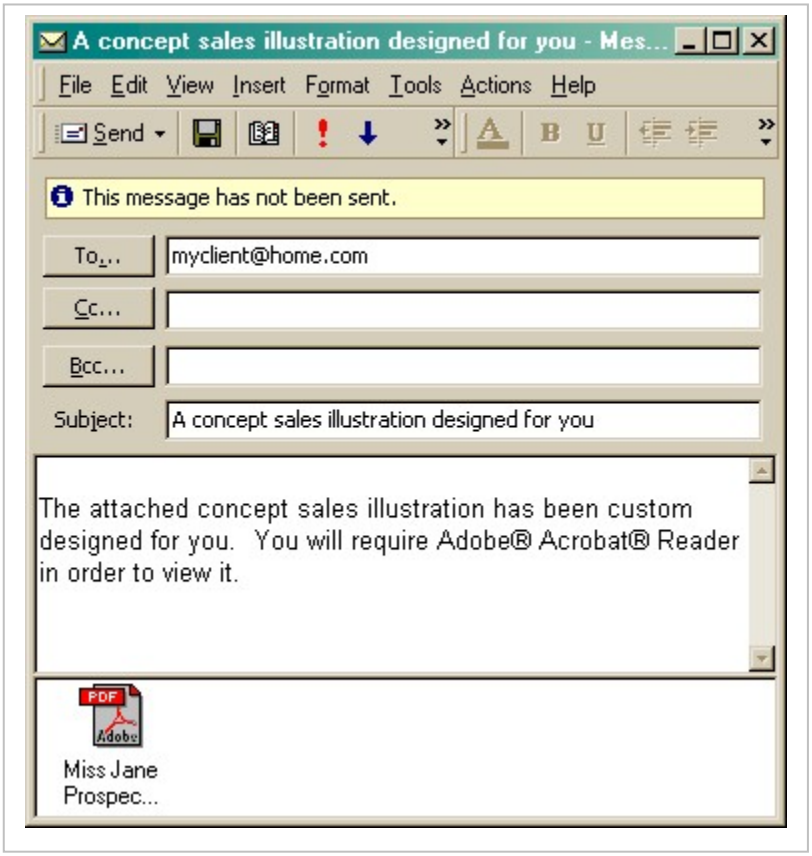
A concept sales illustration designed for you - Mes...
File Edit View Insert Format Tools Actions Help
Send
This message has not been sent.
To...
myclient@home.com
Cc...
Bcc...
Subject:
A concept sales illustration designed for you
The attached concept sales illustration has been custom designed for you. You will require Adobe® Acrobat® Reader in order to view it.
Miss Jane Prospec...

Figure 76. ADDCALC Illustrations: Send an Illustration

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Investor Desktop

What is the Investor Desktop?

The Investor Desktop is a suite of tools enabling consumers to be involved in formulating investment strategies, selecting products and services and evaluating alternatives. The central purpose of the Investor Desktop suite of applications is to bring together advisors and their clients — both present and future.

Vortex has created the Investor Desktop suite in recognition of the increasing desire and ability of the average consumer to be more closely involved in formulating strategies, selecting products and services and evaluating alternatives. It provides a personalized site for clients and potential clients to browse for information and tools to assist them with clarifying their own needs for financial products and services.

The goal of the Investor Desktop Suite is not to replace the traditional intermediary between consumers and sophisticated financial products and services. On the contrary: the goal is to connect the consumer more effectively to the financial planner, agent, broker or representative, to enrich the client / advisor relationship and to facilitate a clear understanding of the consumer's needs.

In addition to the other primary tools in the Investor Desktop suite such as the Financial Planning Analyzer and Calculators, the Investor Desktop offers several lighter-weight resources. Each feature is designed to create interest, arouse curiosity and encourage the visitor to take advantage of a major Investor Desktop tool.

Advisors may easily transform the Investor Desktop site into a personal web site of their own and equip themselves with a versatile financial services portal presented in their own image and their own words. This portal and the powerful applications arrayed behind it empower consumers to become involved in formulating investment strategies, selecting products and services and evaluating alternatives. At the same time, consumers clarify their financial services needs to their advisor, instantly and seamlessly.

- Investor Desktop tools
- Investor Desktop personal web site
- Investor Desktop 3-Step Setup wizard
- Financial Planning Analyzer

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Investor Desktop Tools

The Investor Desktop offers a visitor the opportunity to learn, calculate, preview or analyze. Each segment of the site is designed to create interest, arouse curiosity and encourage the visitor to complete the Financial Planning Analyzer.

Learn:

Clients may read about the many investment products they can choose from including the great variety of mutual funds currently available. They are presented with brief descriptions covering most of the popular investments including fixed income, stocks, mutual funds and life insurance.

Calculate:

Easy to use calculators help clients determine what they need to do to get where they want to be. Each calculator describes exactly what it does and assists the client through extensive help features.

Preview:

Clients may take a preliminary look at key areas of financial concern, from their sensitivity to risk to the preservation of their estate. The Preview, or "Quick Concepts" section lets them choose from four areas of financial planning that have proven to be of most interest to the average investor. They are provided with background information and a thumb nail sketch and calculation of their current and future situation.

Analyze:

This is the destination every section encourages a client to visit: the Financial Planning Analyzer, or FPA. The FPA offers a brief yet detailed analysis of key areas of a client's personal financial concerns. Based on information clients provide, objectives that they identify and their stated assumptions, the FPA "lets them create their own future". The information is provided to them through text, tables and graphs and a description of as many financial planning opportunities as apply to their situation. The FPA helps to uncover planning opportunities the clients may have previously missed and see if they're on track toward achieving their financial goals. Your personal Investor Desktop site will link to your personalized FPA site.

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Investor Desktop Personal Web Site

Your personal introduction to clients

The Investor Desktop is a web site that can be used to create a web presence where you may provide an introduction to clients while providing them with a place to browse for information that will assist them with clarifying their own needs for financial products and services. Your personal web site is created using the Investor Desktop as a template; its contents, tools, and "look and feel" will be used for your personalized version along with your customizations. Your web presence will have a unique web address, with your name included as part of the *URL*.

Make the Investor Desktop web site your own personal web site by uploading a photo, a logo, and your own custom home page text. Easy to set up and use, your personal web site is also a powerful portal leading to the suite of Investor Desktop tools and knowledge base. Your personal web site can be linked directly to your own personalized Financial Planning Analyzer web site. The customizations can be updated in your Investor Desktop advisor Back Office.

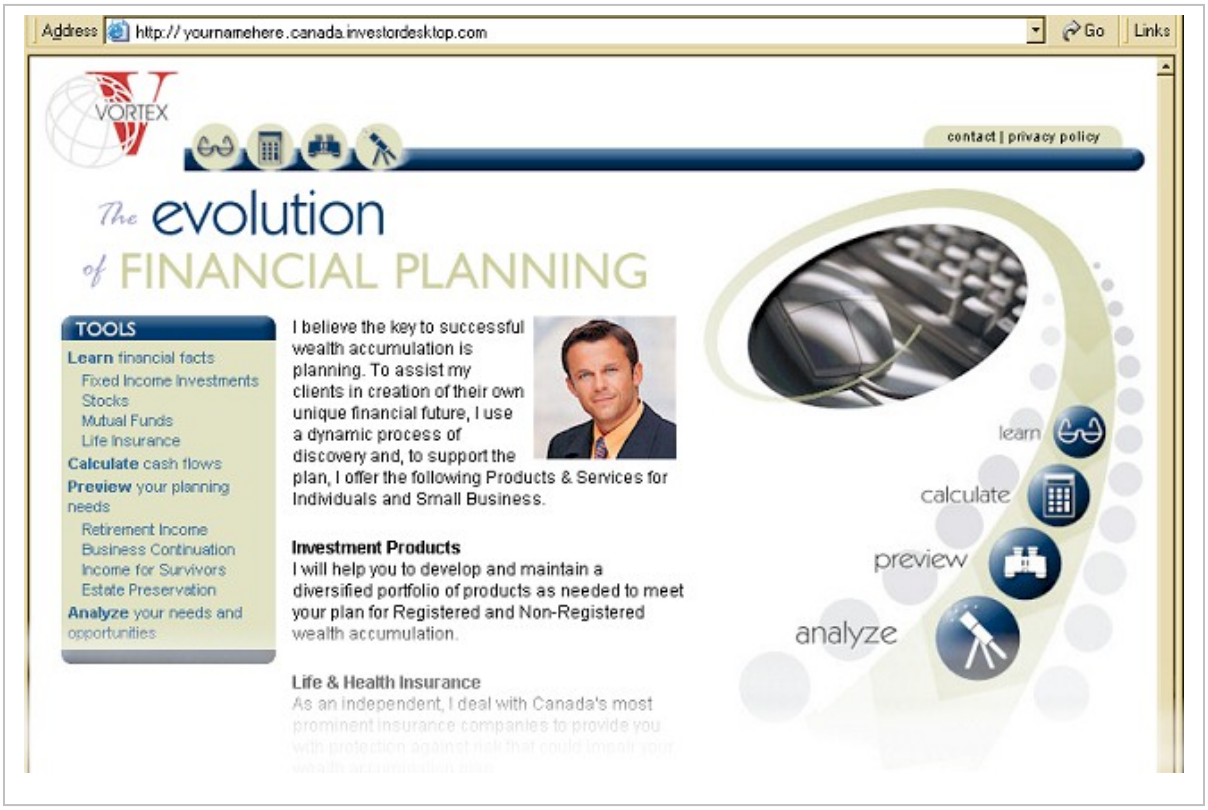
Address
http:// yournamehere.canada.investordesktop.com
Go
Links
VORTEX
contact | privacy policy
The evolution
of FINANCIAL PLANNING
TOOLS
Learn financial facts
Fixed Income Investments
Stocks
Mutual Funds
Life Insurance
Calculate cash flows
Preview your planning needs
Retirement Income
Business Continuation
Income for Survivors
Estate Preservation
Analyze your needs and opportunities
I believe the key to successful wealth accumulation is planning. To assist my clients in creation of their own unique financial future, I use a dynamic process of discovery and, to support the plan, I offer the following Products & Services for Individuals and Small Business.
Investment Products
I will help you to develop and maintain a diversified portfolio of products as needed to meet your plan for Registered and Non-Registered wealth accumulation.
Life & Health Insurance
learn
calculate
preview
analyze

Figure 77. Investor Desktop: Example Personal Web Site

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Investor Desktop 3 Step Wizard

The Investor Desktop 3-Step Setup wizard is the quick start way to set up a personal web site and Financial Planning Analyzer.

Step 1: My Login Information:

- Enter a **Login ID** that you will use to access the Investor Desktop back office
- Your Login ID must be a valid **email** address
- This entry field will be pre-filled with the email address you entered in the ADDCALC advisor wizard
- A temporary password for you to use for your first time access to the advisor Back Office will be sent to this email address

Step 2: My Contact Information:

- Please enter your contact information as you would like your prospects to see it
- These entry fields will be pre-filled with any contact information you entered in the ADDCALC advisor wizard

Step 3: My Personalizations:

My Personal Web Site

- **My Home Page Message**
  - Use the default text provided or start from scratch to create your home page message
- **My Photo**
  - Your photo will appear on your Investor Desktop home page
- **My Logo**
  - Your logo will appear on every FPA and Investor Desktop Personal Web Site page

My Financial Planning Analyzer

- **My "Financial Advisor" Reference**
  - The FPA contains several generic references to a(n) "financial advisor". You may replace these references with any one of the personalized options offered as an option
- **My Introductory Message**
  - The FPA Main page opens with a standard introduction, following which you may include a brief personal message. Customize the default message provided, or start from scratch if you prefer (bearing your company's compliance regulations in mind)
- **My Closing Message**
  - The FPA Finish page also opens with a standard introduction. Since this page allows the prospect to submit a parting comment or question to you, take this opportunity to re-introduce yourself to your prospects and prompt them to action
- **My Privacy Message**
  - Link to an external privacy page or specify the text on your own privacy page

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Finish:

- A link to the URL for your personal web site and for your personal FPA site will both be presented to you
- Click on a link to view your site in a new window

Save Your URLs!

- Close the 3-Step setup wizard and return to the **Advisor** wizard **Web Address** page
- Include your **personal web site URL** with your ADDCALC illustrations by doing the following:

1. If the **web address** field is empty, click inside it so that the cursor remains inside the field. Otherwise, delete any existing text first and then leave the cursor inside the empty field.
2. **Right click** your mouse to view a small **pop up menu** - select **Paste**

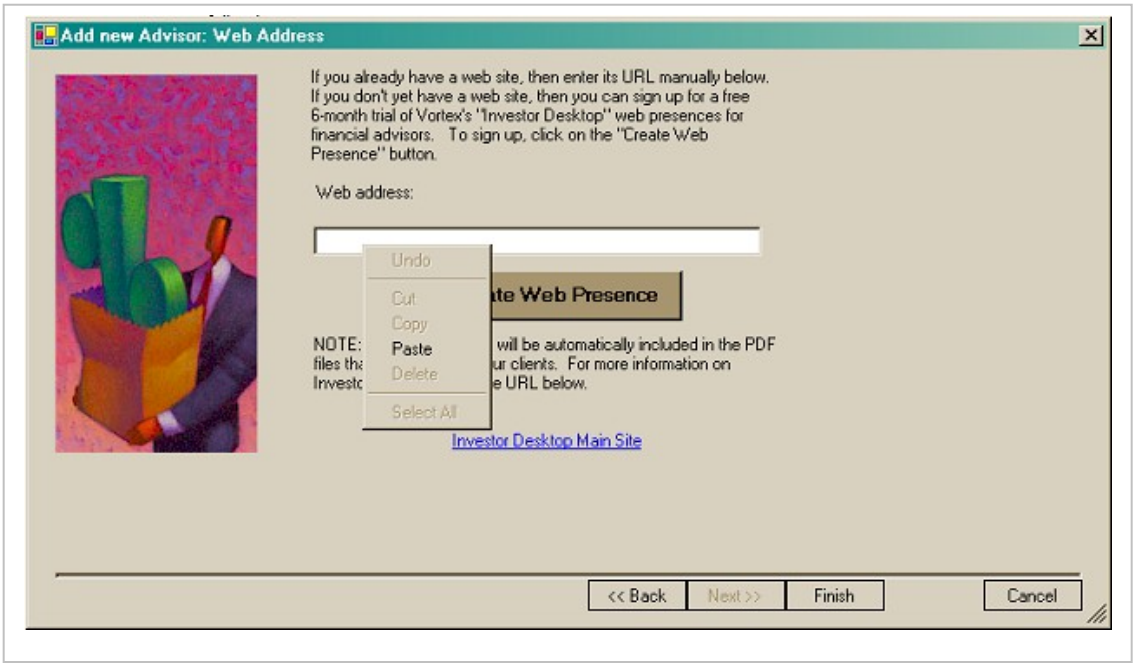
Add new Advisor: Web Address
If you already have a web site, then enter its URL manually below.
If you don't yet have a web site, then you can sign up for a free 6-month trial of Vortex's "Investor Desktop" web presences for financial advisors. To sign up, click on the "Create Web Presence" button.
Web address:
Undo
Cut
Copy
Paste
Delete
Select All
te Web Presence
NOTE:
will be automatically included in the PDF
ur clients. For more information on
e URL below.
Investor Desktop Main Site
<< Back
Next >>
Finish
Cancel

Figure 78. Investor Desktop: Paste URL into Advisor Web Address

3. Your personal web site URL will be displayed in the web address entry field
4. Your personal web site provides links to your personal FPA; you may access your FPA in this way should you not make a note of the FPA URL
5. Click **Finish** on the **Advisor** wizard **Web Address** page to save your entries in the **Advisor** wizard; including the web address URL you have just entered

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NOTE:

- Please bookmark or in some other way note the URL's that are provided as your personal Investor Desktop and FPA sites! These URL's cannot be accessed again via ADDCALC unless you save the URL in the **web address** entry field of the **Advisor** wizard
- A **new** web presence will be **created each time** you go through the Investor Desktop 3-Step Setup Wizard; you cannot update your existing personal web site in this way. Click **Create Web Presence** and successfully complete the Investor Desktop 3-Step Setup Wizard only **once**. After you have done this, you can update your settings for both your Investor Desktop site and your Financial Planning Analyzer site from the advisor Investor Desktop back office

3-STEP SETUP WIZARD
Investor DESKTOP
Investor DESKTOP 3-STEP SETUP WIZARD
Welcome to the Investor Desktop 3-Step Setup Wizard!
The role of the Investor Desktop suite of tools is to bring together you and your clients — both present and future. Simply provide a minimum of basic information and you will be ready to go with your own personal web site and the powerful Financial Planning Analyzer.
Use this wizard to create a new Investor Desktop web presence with a minimum of steps. If you would like to personalize an existing web presence instead, please visit the Investor Desktop Back Office.
Next »

Figure 79. Investor Desktop: 3-Step Setup Wizard

Advisor Investor Desktop Back Office

Your personalized Investor Desktop web site is managed in your **advisor Investor Desktop Back Office** where you may update your personal settings for your site. You can also use your advisor Investor Desktop Back Office to manage your clients, view client profiles and producer summary reports, and send yourself follow up reminder emails. The advisor Investor Desktop Back Office provides each advisor with a unique link to his/her own personal website and FPA site, along with the ability to include customized text both of these sites.

For more information:

- View a Feature Tour of the Financial Planning Analyzer http://www.vortexsoft.com/fpa_promo/flash_intro.html AND / OR
- Use the Adobe® Reader® and access the Back Office Advisor Manual (PDF available in the advisor Investor Desktop back office under “Downloads”) where you can review more in-depth information on these personalizations

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What does the FPA do?

The Financial Planning Analyzer, or FPA, helps clients and financial advisors to connect. This first-of-its-kind web-based tool pre-qualifies potential clients for any of a range of financial products and services. By streamlining the prospecting process, the FPA frees financial services professionals to spend more time on what they like and do best — closing sales and maintaining client relationships

Versatile and easy to use, the FPA takes full advantage of the flexibility and power of e-based technology. The site adjusts its scope dynamically to fit the interests of its users and the objectives of its licensees, eliminating any wasted effort. It can be personalized and managed behind the scenes at both the company and branch level and even by individual advisors. Powerful reporting features let you determine usage, conversion and demographic statistics for any time period and any group of individuals, helping you to plan budgets, recruitment and sales growth.

The potential client initially registers with an FPA Login ID and password. From there, the client may create a profile of his or her current financial situation by going through the FPA questionnaires. The advisor may wish to help the client along by registering the client and pre-filling as many entries as possible before extending an invitation to the client to complete the profile. The first questionnaire is where the client makes selections to streamline the FPA to suit his or her own situation. The client then completes questionnaires designed to identify not only needs but also financial planning opportunities. When done, the client may explore an analysis of the vital areas of interest that were identified, which may include:

- Increasing your retirement and investment income
- Facilitating the continuation of your business
- Providing income for those you leave behind
- Preserving or building your estate

The analysis arouses curiosity and stimulates interest while setting the stage for a product presentation with an advisor. Every page of the FPA has an **Ask your financial advisor** link on the top right which provides easy access for a client to email the referring advisor should he / she require some assistance with the questionnaire. Since the client's permission is provided upon registration, his / her profile is forwarded directly to the referring advisor's **Investor Desktop back office**, together with a producer summary report (if applicable) that summarizes the products and / or services are most likely to be of interest to the client. The advisor manages all of his or her active clients using this advisor Investor Desktop back office: a client organizer and administrative tool.

Links to your personal FPA are available throughout your **Investor Desktop personal web site**. When the FPA is completed the site will have turned a "suspect" into a "qualified prospect" for a range of financial products and services.

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Using ADDCALC Help

ADDCALC provides help through **context sensitive** help and the help **menu**. Both of these help methods provide access to the Help browser window.

Context Sensitive Help

- In ADDCALC.NET, use **context sensitive** help to obtain help on an ADDCALC screen or concept. Press the **F1** button on your keyboard and the Help browser window will be displayed with information about the current ADDCALC screen and entry fields
- The Help browser window provides access to all other sections of the help file
- In ADDCALC.NET help file, some images will provide context sensitive help depending on the area of the image that you click. The following text accompanies such images: *Move your mouse over the image below. On some areas of this image, your mouse cursor will change to a **hand**. Click on this area to access pop up **information** on the feature you have clicked on*

Help Menu

- Access quick links to sections of the help file, the Vortex web site or ADDCALC tutorial and information on your version of ADDCALC
- This menu item has the following menu options on the drop down menu

Content:	Quick links and an **index** to topics on which you can get help are provided
Web Tutorial:	Displays an ADDCALC **tutorial** in a new window
Vortex Web Site:	Displays the Vortex web site home page in a new window
About:	Displays the copyright notice and version number of your copy of ADDCALC

Figure 80. Using ADDCALC Help: The Help Menu

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The Help Browser Window

The **Help browser window** is a tri-pane window that works in much the same way as the Internet Explorer browser.

Top Pane

The **top pane** displays the **toolbar**. It provides buttons for showing and hiding the left-hand pane, printing topics, and going back and forward to view topics.

Navigation Pane

The **navigation pane** is displayed on the left side. It displays **tabs** for the **Contents**, **Index**, and **Search** features as well as for **Favourites** and the online **Glossary**.

Topic Pane

The **topic pane** is displayed on the right side. It displays topic content, with scroll bars visible for further viewing. When the **Contents** tab is the active tab in the navigation pane, the selected book or page at the left is synchronized with the active topic on the right.

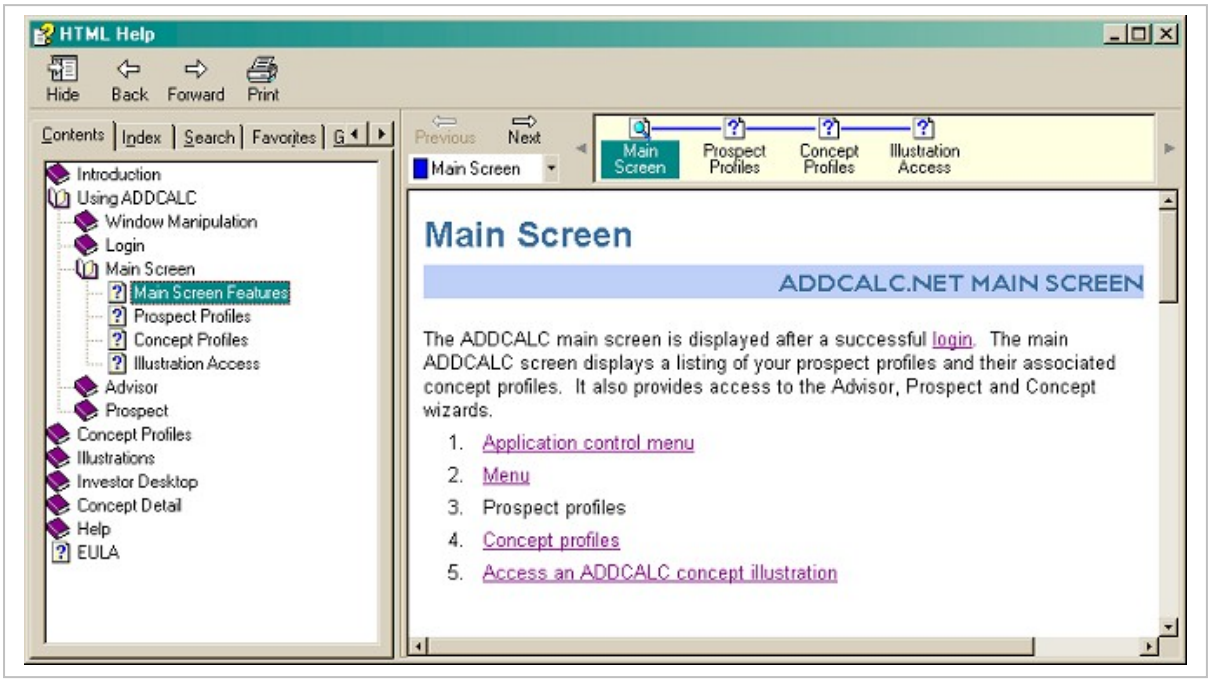

Figure 81. Using ADDCALC Help: The Help Browser Window

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Help Toolbar (Top Pane)

The top pane of the Help browser window displays the **Help toolbar**. This toolbar consists of the following buttons:

Hide / Show

- Hides / shows the left-tab components (navigation pane) in the Help tri-pane window

Back

- Returns to the previous topic

Forward

- Goes to the next topic

Print

- Displays the Print dialog for printing topics

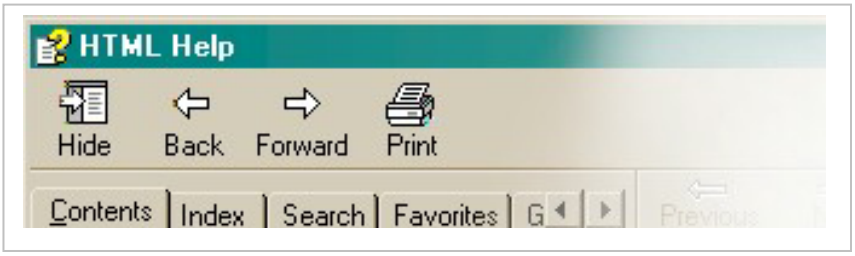

Figure 82. Using ADDCALC Help: The Help Toolbar (Top Pane)

Help Navigation Pane (Tabs)

The Help **Navigation pane** is displayed on the left side and consists of a number of tabs:

Contents

An online table of contents is a summary of help topics arranged by category. This hierarchical view of topics is located on the left side of the Help browser window, grouped with the other navigation panes (tabs), such as Index and Search.

The online design uses the **books** and **pages** metaphor to represent categories and topics in your table of contents. Book icons represent categories for organizing topics. Page icons represent the individual units of information (topics). Double click a book to open or close it; this action will show or hide the subcategories and topics that the book contains.

Index

You would expect to use the index of a printed book to find the page number containing the information you're looking for. In a similar way, an online index allows you to search for information, but more interactively. The **Help Index** allows you to quickly get to the information you need and want by simply clicking on the keyword and seeing the corresponding topic display.

There are two ways you may access topics using the **Help Index**:

- **Typing**:
  - Type a keyword or phrase in the index. Select a topic from the available topic or topics listed. The topic is then displayed on the right side of the Help browser window
- **Browsing**:
  - You can also browse through the index, then select a keyword or phrase

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Search

Another quick way to find information is by using **full-text search**. Full-text search appears on the **Search** pane on the left side of the window, along with the Contents and Index panes. Full-text search allows you to search every topic in the system for a particular word or phrase. It's different from the index because the index contains **keywords** or **phrases** that may or may not be included in the actual topic, even though the author associated them with the topic. Full-text searches only find topics containing the actual word or phrase that was entered in the Search or Find field.

Favourites

The **Favourites** tab provides quick links to topics you frequently access. The **Favourites** tab divides the **navigation** pane into two smaller panes. Click the **Add** button in the lower pane to add the current topic to your list of favourites. Click **Display** in the upper pane to show a favourite topic in the topic pane.

Glossary

The online **Glossary** provides a list of **terms and definitions** related to ADDCALC and the terminology used in this help file. The **Glossary** tab divides the **navigation** pane into two smaller panes. Click a term in the top pane and see a corresponding definition in the lower pane.

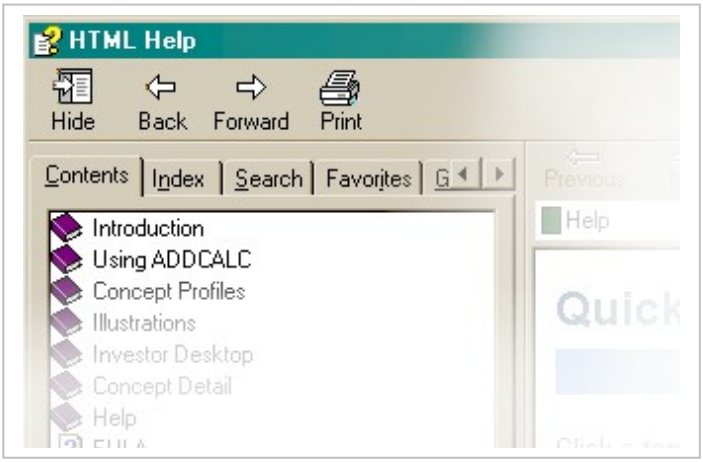

Figure 83. Using ADDCALC Help: The Help Navigation Pane (Tabs)

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Help Topic Pane

The Help **Topic pane** is displayed on the right side of the Help **browser** window. **Topic content** is shown with scroll bars provided for further viewing. The keyboard **Page Up** and **Page Dn** keys may be used instead of the scroll bars.

Hotspots

A hotspot is specially formatted text that performs an action when clicked. When you move your mouse over a hotspot, the pointer changes to indicate that the item is clickable and will perform an action.

1. **Links**:
   - Links (or "hyperlinks") enable you to navigate throughout the content of the Help system and find information. There are different types of links, but text links are the most common. The text or object that you click can also be called a **hotspot**
   - Text links are displayed in blue with an underline
   - Clicking on a link may display a different topic in the topic pane. Use the **Back** button in the top pane of the Help **browser** window to return to your initial topic
2. **See Also**:
   - Allows you to access topics that contain related information to your current topic. When clicked, the link displays the list of related topics that you can access
   - Usually displayed at the bottom of a topic
3. **Popups**:
   - When you click the hotspot, the popup opens and either appear as a "tool tip" popup or another complete topic
   - Scroll bars are displayed for navigation throughout the topic content if required
   - Popups can be accessed through clickable areas (hotspots) on images
   - Clicking again closes the popup
4. **Glossary**:
   - Click on a term shown in italicized red text, the definition displays (or "expands") in blue text to the right of the term
   - Example: view a definition by clicking on the term **toolbar**
   - Click the term again to hide the definition
5. **Expanding Glossary Hotspots**:
   - Click the term shown in *italicized green text*, the definition displays (or "expands") in red text to the right of the term
   - Click the term again to hide the definition
6. **Drop Down Hotspots**:
   - Click the text shown in *italicized green text* and additional information "opens" below the hotspot
     - Drop-down hotspots have the following advantages:
     - They make information appear less overwhelming
     - They can contain further clarification, procedures or details about tasks
     - They can be used to display images as well as text
   - Click the text again to hide the definition

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Topic Series

- Access to a topic **series**, where each series of topics is arranged in a specific order
- A **drop down list** above the Help **Topic pane** lists the topic series available
- Select a series from the drop down list and an **outline** of the series will be displayed to the right of the drop down list
- The first topic in the series will be displayed in the Help **Topic pane**
- Use the **Next** and **Previous** buttons or click on a page in the outline to move forward and backward through a series of "step by step" topics

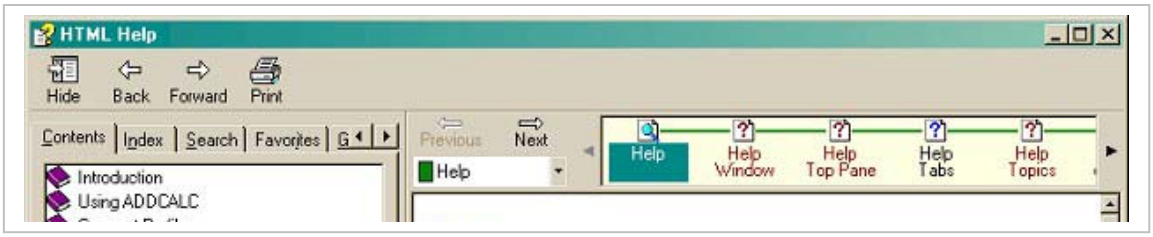

Figure 84. Using ADDCALC Help: Topic Series

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Help on ADDCALC Concepts

The opening screen of the Help **Content** displays a directory of the top level categories represented as books in the **Contents** tab of the **navigation pane**. Double click a book to view its contents of subfolders and / or topics. An open folder or subfolder is represented by an open book. A topic is represented by a page with a question mark. Detailed information on each of the ADDCALC concepts is found under the **Concept Detail** folder.

The **Overview** directory provides general information on the **markets** that are targeted by ADDCALC concepts.

Each **specific** concept will contain the following:

- **Synopsis**
  - Financial Plan
  - Client Profile
  - Recommendation(s)
- **Detail** (description)
- Explanation of the **ledger columns** for that concept
- Explanation of the **chart(s)** for that concept (if applicable)

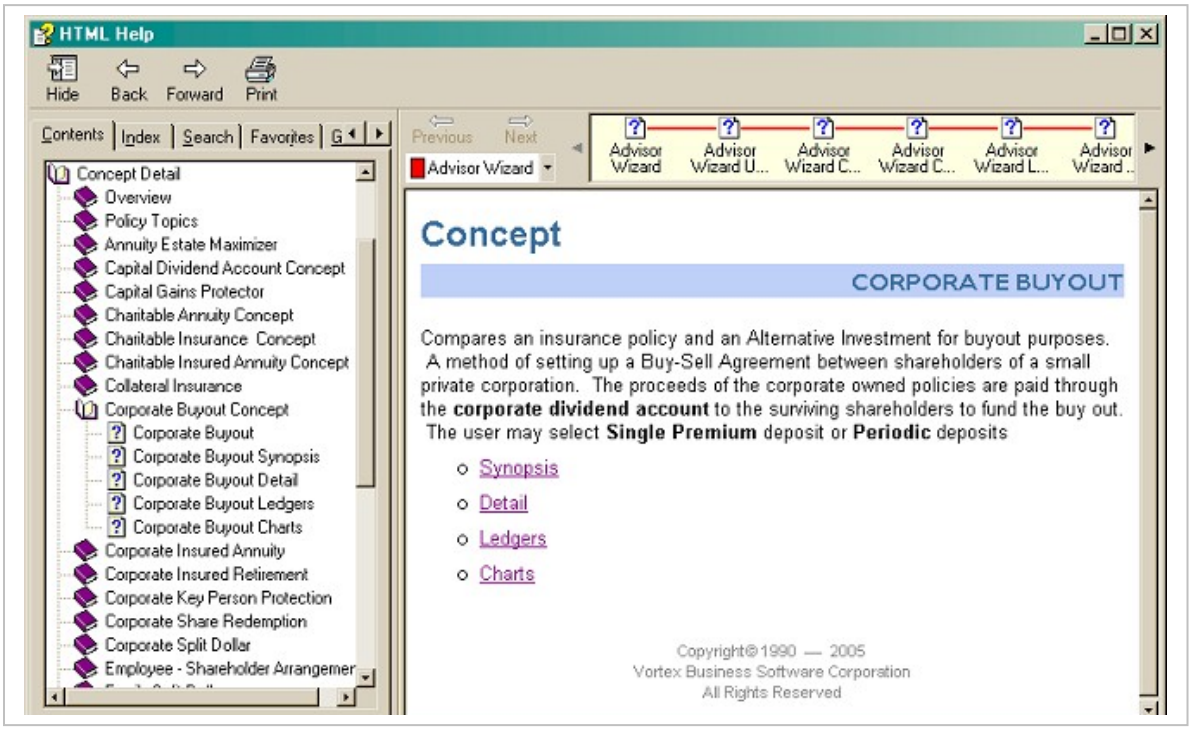

Figure 85. Using ADDCALC Help: Help on ADDCALC Concepts

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Concept Categories

Overview

Concept Categories

There are 7 categories and 28 concepts in ADDCALC. Some concepts may have been disabled by your company and so are not available. Other concepts may be included in your version of ADDCALC that are not in this list – they are custom concepts specifically for your company.

Concept categories:

1. Estate Planning
2. Tax Planning
3. Retirement Planning
4. Corporate Insurance
5. Pension Estate Maximization
6. Charitable Giving
7. Miscellaneous Concepts

Estate Planning

1. **Insured Inheritance**:
   - Makes an estate benefit comparison between the insurance policy and an Alternative Investment for a client's "lump sum" which has been set aside as a specific bequest under his or her will
   - Life insurance can "tax shelter" the earnings and provide superior inheritance values
   - The user may select **Single Deposit** or **Term Certain Annuity**
2. **Income Shelter**:
   - Shows tax shelter earnings and provides superior inheritance values for a financing of future will bequest from current savings
   - Makes an estate benefit comparison between the insurance policy and an Alternative Investment
3. **Insured Annuity**:
   - Shows how to preserve the initial lump sum investment in a Non-registered Life-O prescribed annuity while generating an income for life
   - Makes a comparison between the insured annuity and an Alternative Investment for income generating purposes

Tax Planning

1. **Capital Gains Protector**:
   - Illustrates how a life insurance policy can be used to compensate for a capital gains tax liability at death. The annual premium is expressed as a percentage of the asset value

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Retirement Planning

1. **Corporate Insured Retirement**:
   - How to use the fund value of a Universal life policy as source of tax free 'loans' in to pay an employee's retirement income -- repayable at death (use maximum deposits for as long as possible)
2. **Income Generator**:
   - Provides a "withdrawal plan" illustration comparing results from a Universal life or T100 + side fund policy with a genuine "buy term & invest the difference" concept
   - Makes income and estate benefit comparisons between the insurance policy and an Alternative Investment
   - The income may be indexed
3. **Insured Retirement**:
   - Shows how to use the fund value of a universal life policy as a source of tax free "loans" in lieu of income - repayable at death
   - The loan is shown as an offset from the fund value
   - The income may be indexed
4. **Retirement Compensation Arrangement**:
   - Shows a plan under which an employer makes contributions to a trust for the benefit of an employee upon retirement
   - Compares a traditional Alternative Investment with a life insurance policy for the purpose of generating after-tax pension income
5. **Secular Trust**:
   - Illustrates how a life insurance policy can be used to create a retirement planning alternative to a Retirement Compensation Arrangement
   - The client will most likely be a major shareholder in the company, but does not have to be
   - Makes income and estate benefit comparisons between the insurance product and an Alternative Investment
   - The income may be indexed
6. **Split Dollar RCA**:
   - These funding arrangements have added to the attractiveness of life insurance as a funding vehicle for this growing source of new business
   - ADDCALC illustrates splits between the RCA trust and the employer or employee on a cash value, fund value or NCPI basis
7. **Tax Sheltered Income Stream**:
   - Provides a "withdrawal plan" showing advantage comparisons of investments in Universal life policies with other investments
   - The withdrawals are calculated to leave just enough money in the fund to continue to pay the premiums until death
   - The income may be indexed

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Corporate Insurance

1. **Capital Dividend Account**:
   - For agents working in the **corporate market**
   - Shows the portions of tax-free and taxable estate benefit for private corporation owned life insurance
   - The **adjusted cost basis** (ACB) portion of the death proceeds is shown as a percentage
2. **Collateral Insurance**:
   - Illustrates how, for collateral insurance cases, a portion of the annual mortality charges may be eligible for income tax relief if certain conditions are met
   - Calculates annual tax savings
3. **Corporate Buyout**:
   - A method of setting up a Buy-Sell Agreement between shareholders of a small private corporation
   - Compares an insurance policy and an Alternative Investment for buyout purposes
   - The proceeds of the corporate owned policies are paid through the Corporate Dividend Account to the surviving shareholders to fund the buy out
   - The user may select **Single Premium** deposit or **Periodic** deposits
4. **Corporate Insured Annuity**:
   - Shows how a corporate owned non-prescribed annuity purchased with corporate funds and backed by a life insurance policy can reduce the capital gains tax liability on the death of the owner of the corporation
   - Compares income and death benefit of the Corporate Insured Annuity and an Alternative Investment
5. **Corporate Key Person Protection**:
   - Compares an insurance product and an Alternative Investment for key person purposes
   - Illustrates how life insurance protects a small private corporation against the loss of an employee upon whom the business depends for its success
   - The insurance purchased may be illustrated on a periodic payment or single premium deposit account basis
   - The user may select **Single Premium** deposit or **Periodic** deposits
6. **Corporate Redemption of Shares**:
   - A method of setting up a buy sell agreement between key shareholders of a small private corporation funded through life insurance with the corporation being the owner and beneficiary
   - Compares an insurance policy and an Alternative Investment for redemption purposes
   - The user may select **Single Premium** deposit or **Periodic** deposits
7. **Corporate Split Dollar**:
   - Provides information for companies wishing to reward young employees by helping them to purchase a life insurance policy
   - This illustration can be split on fund value, surrender value or net cost of pure insurance
   - Illustrates as regular or reverse Split Dollar

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8. **Employee / Shareholder Arrangement**:
   - Compares an insurance policy and an Alternative Investment for employee/shareholder purposes
   - Shows the provision of future benefits to attract and retain employees who own shares in the corporation
   - The user may select **Single Premium** deposit or **Periodic** deposits
9. **Leveraged Insured Annuity**:
   - Illustrates how a corporate owned non-prescribed annuity purchased with borrowed money and backed by a life insurance policy can reduce the capital gains tax liability on the death of the owner of the corporation
   - Calculates the potential savings

Charitable Giving

1. **Charitable Annuity**:
   - Compares the payout and tax benefits of a Charitable Annuity to an Alternative Investment
   - Involves a donor providing a lump sum to a charity in exchange for an income for life
2. **Charitable Insurance**:
   - For those with surplus income and a desire to make a significant gift to a charity on their death while receiving tax credits on the annual contributions to a tax sheltered life policy
3. **Charitable Insured Annuity**:
   - Preserves the initial lump sum investment (for the charity(ies)) in a non-registered Life-O prescribed annuity while generating an income for life for the donor
   - Compares the income of a Charitable Insured Annuity and an Alternative Investment

Pension Estate Maximization

1. **Annuity Estate Maximization**:
   - Compares an insurance product and Alternative Investment (AI) for estate maximization purposes
   - For the older client with surplus pension income this concept provides a tax effective program to maximize bequests
2. **Insured RRIF**:
   - Shows how to preserve the value of a Registered Retirement Income Fund for the estate of the insured by insuring the tax of the Registered Retirement Income Fund (RRIF) balance at death
   - A comparison is made between an insured RRIF and an uninsured RRIF for estate benefit purposes
3. **RRIF Estate Maximizer**:
   - Provides an estate benefit comparison between the insurance policy and an Alternative Investment
   - For those with surplus retirement income and a wish to transfer some RRSP capital "tax-free" to beneficiaries on death

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Miscellaneous Concepts

1. **Internal Rate of Return**:
   - Shows a detailed analysis of the annual insurance cost in a Universal Life or Term to 100 + side fund policy and an independent appraisal of internal rate of return on the savings element
   - Calculates the internal rate of return of savings portion and estate benefit
2. **Family Split Dollar**:
   - Provides information for parents wishing to help their adult children by helping them to purchase a life insurance policy
   - This illustration can be split on any of the following:
     - Fund value
     - Surrender value
     - Net cost of pure insurance
   - Illustrates as **regular** or **reverse** Split Dollar

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More Information

System Requirements

System Requirements

- Minimum 400Mhz Pentium II
- Minimum 128 MB RAM

Operating System

- Windows / 98 SE
- Windows Me
- Windows / 2000
- Windows XP

Preparing to Install …

- It is recommended that any previous version of “your company’s” ADDCALC is uninstalled prior to the installation of “your company’s” ADDCALC.NET
- You must have **administrative** privileges on this computer in order to install ADDCALC.NET
- Some components must be installed on your computer before ADDCALC.NET can be installed, including Internet Explorer 5.01 or later
- With the exception of Internet Explorer, if these components are not already installed, they will be installed now
- After the installation of each component, it will be necessary to re-run ADDCALC **Setup.exe** on your installation CD
- When **Setup.exe** is run again, the installation starts as before, but this time the component installation will be skipped

Required Components:

- Internet Explorer 5.1 or later
- Microsoft.NET Framework
- Microsoft Data Access Components

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Install Microsoft .NET Framework

- The Microsoft .NET Framework is a platform for building, deploying, and running web services and applications. Microsoft .NET Framework **must** be installed first in order to install ADDCALC.NET
- After installation of Microsoft .NET Framework, Setup must be run again in order to continue with the ADDCALC.NET installation

1. **The End User License Agreement** (EULA) is displayed
   - To install ADDCALC.NET, you must accept this agreement
   - Click **Install**

Microsoft .NET Framework 1.1 Setup
License Agreement
Microsoft
.net
(A copy of this license is available for printing at http://go.microsoft.com/fwlink/?LinkId=12283)
SUPPLEMENTAL END USER
LICENSE AGREEMENT FOR
I have read, understood and agree to the terms of the End User License Agreement and so signify by clicking "I agree" and proceeding to use this product.
I agree
I do not agree
Install
Cancel

Figure 86. Installation Microsoft .NET Framework: License Agreement

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2. Installing **Components**:
   - This screen simply indicates the progression of the installation

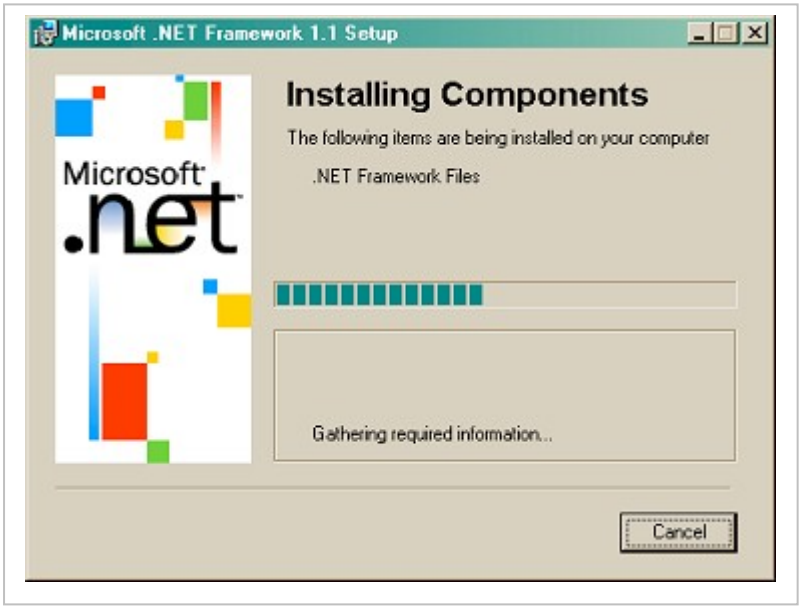

Figure 87. Installation Microsoft .NET Framework: Installing Components

3. Installation of Microsoft .NET Framework is **complete**: Click OK

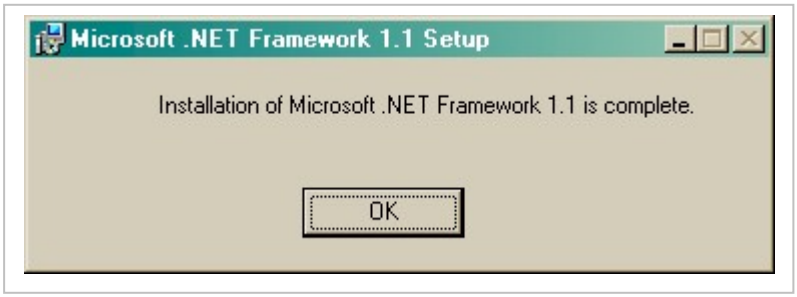

Figure 88. Installation Microsoft .NET Framework: Installing is Complete

4. Continue with the ADDCALC.NET installation
   - In order to continue with the ADDCALC.NET installation, it is necessary to re-run ADDCALC Setup.exe on your installation CD

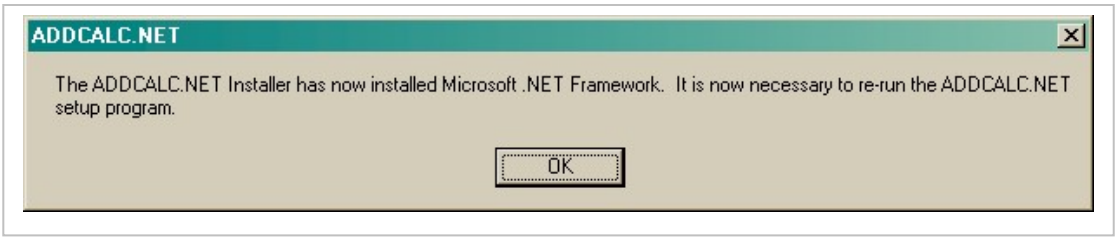
ADDCALC.NET
The ADDCALC.NET Installer has now installed Microsoft .NET Framework. It is now necessary to re-run the ADDCALC.NET setup program.
OK

Figure 89. Installation Microsoft .NET Framework: Reminder to Re-Run Setup

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Install Microsoft Data Access Components

- **Microsoft Data Access Components** must be installed in order to allow the installation of ADDCALC.NET
- After installation of Microsoft Data Access Components, **Setup.exe** must be run again in order to continue with the ADDCALC.NET installation

1. The **End User License Agreement** (EULA) is displayed
   - To install ADDCALC.NET, you must accept this agreement

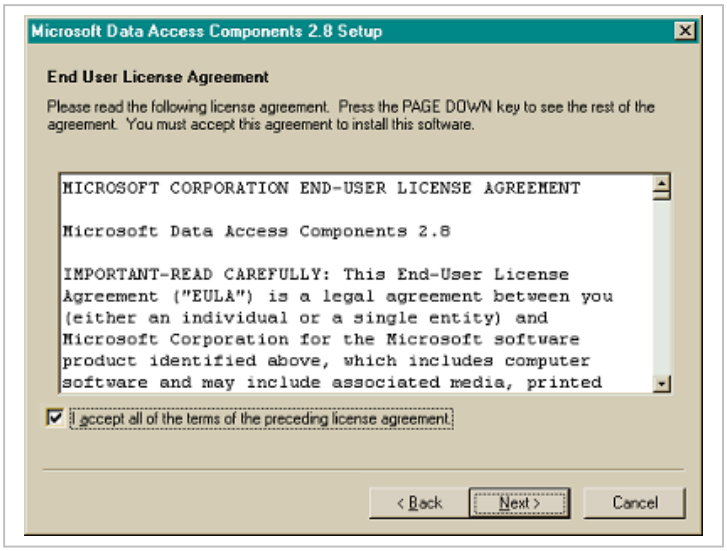
Microsoft Data Access Components 2.8 Setup
End User License Agreement
Please read the following license agreement. Press the PAGE DOWN key to see the rest of the agreement. You must accept this agreement to install this software.
MICROSOFT CORPORATION END-USER LICENSE AGREEMENT
Microsoft Data Access Components 2.8
IMPORTANT-READ CAREFULLY: This End-User License Agreement ("EULA") is a legal agreement between you (either an individual or a single entity) and Microsoft Corporation for the Microsoft software product identified above, which includes computer software and may include associated media, printed
I accept all of the terms of the preceding license agreement
< Back
Next >
Cancel

Figure 90. Installation Microsoft Data Access Components: License Agreement

2. Installing the Software
   - Click **Finish** to begin installation

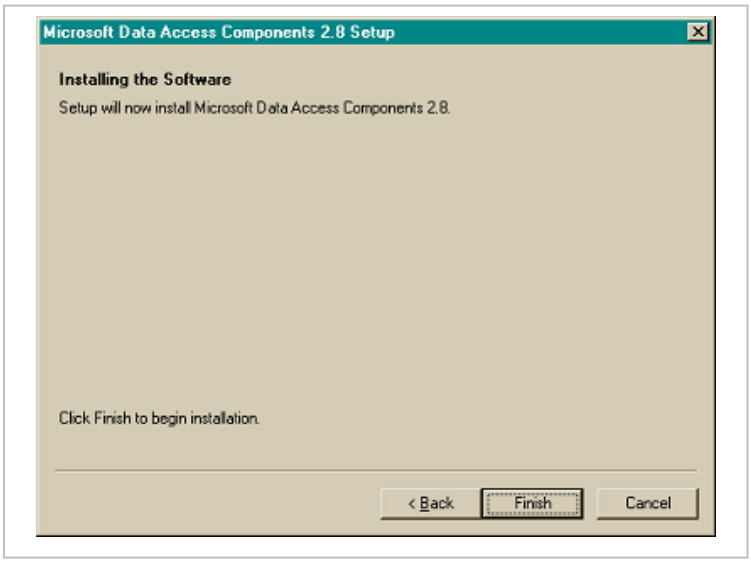

Figure 91. Installation Microsoft Data Access Components

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3. Installation of Microsoft Data Access Components is **complete**
   - Click **Finish** to exit setup

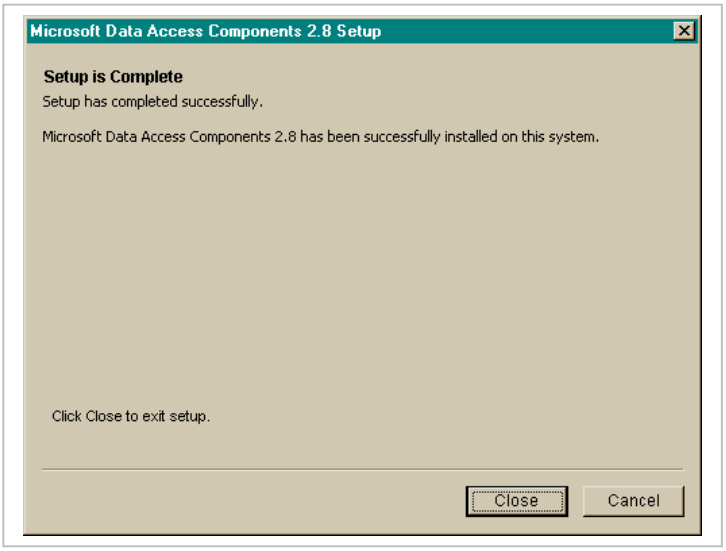
Microsoft Data Access Components 2.8 Setup
Setup is Complete
Setup has completed successfully.
Microsoft Data Access Components 2.8 has been successfully installed on this system.
Click Close to exit setup.
Close
Cancel

Figure 92. Installation Microsoft Data Access Components: Installing is Complete

4. Continue with the ADDCALC.NET installation
   - In order to continue with the ADDCALC.NET installation, it is necessary to re-run **Setup.exe** on your ADDCALC installation CD

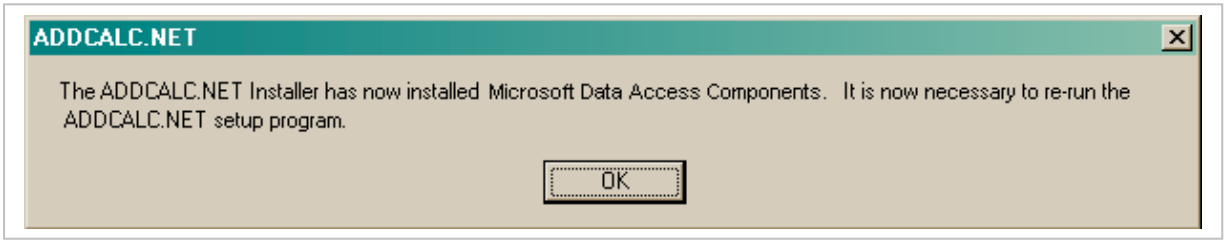
ADDCALC.NET
The ADDCALC.NET Installer has now installed Microsoft Data Access Components. It is now necessary to re-run the ADDCALC.NET setup program.
OK

Figure 93. Installation Microsoft Data Access Components: Reminder to Re-Run Setup

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PDF Files

Portable Document Format (PDF) files are used for viewing or printing ADDCALC illustration output. The illustration PDF can also be sent as an email attachment.

PDF is the de facto standard for the secure and reliable distribution and exchange of electronic documents and forms around the world. PDF is a universal file format that preserves the fonts, images, graphics, and layout of any source document, regardless of the application and platform used to create it. Adobe® PDF files can be shared, viewed, and printed by anyone with free Adobe® Reader® software.

If you are unable to access the PDF files, then download the Adobe® Reader® — free software for viewing and printing Adobe® Portable Document Format (PDF) files.

NOTE:

- Be sure to **close** a displayed ADDCALC **illustration** PDF before generating another of the same concept; otherwise the new illustration might not be generated. The reason this happens is because the same file name is used in both instances and ADDCALC cannot write to a file that is already open for viewing

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Capital Gains

Capital Gains as an Alternative Investment Growth Component

- The portion of the growth of the Alternative Investment that is taxable as a capital gain. If the AI is a capital gain-related mutual fund, then most or all of the growth is taxable at a portion of the client's full marginal tax rate
- This effective tax rate will be shown on the **Concept Assumptions** page of the ADDCALC illustration PDF printout (see **effective tax rate** in the **More Information** chapter on page 119)
- It is important to note that in the event of the death of the client, all capital assets will be deemed by Revenue Canada to have been disposed of at fair market value. This will mean that all hitherto **unrealized** gains will instantly become **realized** and taxable as a capital gain. Also, should all or a portion of the AI be sold by the client during their lifetime, that portion of the portion sold that is unrealized capital gain will be taxable as capital gains in the hands of the client
- Capital gains entry fields:
  - **Capital Gains Portion (realized)**:
    - This is the portion of the growth of the Alternative Investment that is taxable as capital gains
    - Realized capital gains are taxable because there has been an actual profit made
  - **Unrealized Capital Gains Portion (shown where applicable)**:
    - The percentage of the growth of the AI that is unrealized capital gains. This is not taxable until disposition
    - Unrealized capital gains are not taxable, because no actual profit has actually been made yet as the underlying securities have not yet been sold.
    - The effective tax rate would be the **effective tax rate** on disposition. It should also be noted that if there are a lot of unrealized gains at death, then the marginal tax rate of the deceased's estate will likely increase to the maximum possible rate as 50% of all realized gains would be added to the deceased's taxable income for that year. The actual rate varies by province and may be higher or lower than 50%
- Examples of capital gain-based Alternative Investments
  - Common equity shares
  - Low yielding convertible preferred equity shares
  - Low yielding bonds, purchased at a steep discount
  - Commodity trading
  - Mutual funds which primarily invest in the above

NOTE:

- **Realized** means that the underlying securities have been sold for a price exceeding the original purchase price (adjusted cost base: ACB). The term **realized** should not be confused with **unrealized**. Unrealized capital gains are securities that have a fair market value (FMV) that is greater than their ACB, but have not yet been sold.

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Deduct Insurance Cost from AI?

If you answer **Yes** to the question "Deduct Insurance Cost from AI?", then you will be concentrating upon the estate benefits. This illustration deals with "Buy Term & Invest the Difference" as a viable alternative concept to life insurance. It takes identical annual investments, deducts mortality costs and expenses from both funds (to be realistic, we use the insurance cost figures from the insurance policy as the Term policy for the Alternative Investment Fund) -- investing the difference at the same rate of return to make a "fair" comparison. The face amount has accordingly been added to the estate benefit of the Alternative Investment fund so that both include insurance. The Alternative Investment fund usually becomes exhausted first -- because there are insufficient funds available to pay insurance deposits, withdrawals and taxes from a non tax-sheltered fund.

If you answer **No** to the question "Deduct Insurance Cost from AI?", then your comparisons will be concentrating upon the amount and taxation status of withdrawals that can be taken from either the Alternative Investment, or the policy. In such discussions, the relative estate benefits will probably be immaterial and can be ignored. In such cases, the Alternative Investment may well be the better choice if death benefits are unimportant.

Disbursement Quotas

Donations received by charities must be spent according to a set of rules known as **disbursement quotas** which dictate what proportion of the preceding year's donations must be spent by the charity for charitable purposes in the current year. The actual proportion depends on the category of the charity. Charitable organizations and public foundations must disburse 80% of their income, and private foundations must disburse 100%.

There is an exception to these rules, however. If the donor stipulates that the charity may not disburse the donation for ten years, then the donation is not added to the calculation for the disbursement quota, but the donor still gets a receipt in the year the donation is made. Therefore, in this case, the donor must stipulate that the charity may not disburse the donated premiums, or substituted property, until TEN YEARS after the LAST premium was paid on the policy (refer to paragraphs 6 through 8 of Revenue Canada's Interpretation Bulletin IT-244R2 for more details on the "Ten Year Rule").

Investment income is not included in a charity's disbursement quota calculations. In addition, the charity does not pay any tax on investment income. This allows the charity to be indifferent to owning an exempt or non-exempt life insurance policy.

Effective Tax Rate

The formula used to calculate the effective tax rate for the income.

Effective rate = 1.25 x (Client's marginal rate - 0.20) where the client's marginal rate would be expressed as a decimal percentage: eg 0.50

Refundable Tax on Hand

The Income Tax Act requires that an extra refundable tax on investment income be collected. The extra rate is 6 2/3% on income from investments and taxable gains. Income from investments in the form of dividends is subject to 33 1/3% tax. The tax is credited to a notional tax account called the **Refundable Dividend Tax On Hand** (RDTOH) account. When the corporation pays taxable dividends to its shareholders, the tax is refunded at a 3:1 rate, regardless of what rate the **RDTOH** was collected. Earnings on accumulated funds in an exempt life insurance policy are not subject to corporate tax as long as the funds remain in the policy.

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Stop Loss Rules

Under the **stop-loss** rules, the full amount of the capital gain can no longer be offset. It is still possible to carry-back the loss in the same manner as previously allowed to eliminate the gain occurring in the deceased shareholder's terminal taxation year due to the deemed disposition of the shares of the operating company. The maximum that can be received as capital dividend by the estate of the deceased on the purchase for cancellation of its shares, however, is limited to 33 1/3% of the gain deemed realized by the deceased. This means any additional dividends resulting from the corporate repurchase for cancellation are classified as ordinary dividends. These dividends are now taxable to the estate.

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Glossary

A

attachment:

Attachments are files that are not part of the email proper, but are sent with the email

C

case sensitive:

A phrase used to describe whether letters typed in uppercase (capitals) are distinguished as being different entries from those typed in lowercase. Some computer programs and network services are "case sensitive," meaning "XYZ" is considered different data than "xyz" or "xYz", for example. On most systems, the software controlling passwords is case sensitive, making it harder for an unauthorized user to guess a password.

check box:

Enables users to select any combination of alternatives. When the check box is selected, it is usually displayed with a check mark. Check boxes can represent a group of non-exclusive choices

context sensitive:

Context-sensitive help provides documentation for the particular feature that you are in the process of using.

D

default:

A standard setting used in the absence of any user-specified alternative. The setting can be changed as the user sees fit.

disable:

To turn a function or button off or to prevent something from happening. Disabled menu commands or buttons are shown as "greyed out" to indicate that they are not available. They cannot be selected and are only available (enabled) in certain situations.

E

effective tax rate:

The formula used to calculate the effective tax rate for the income:

Effective rate = 1.25 x (Client's marginal rate - 0.20), where the client's marginal rate would be expressed as a decimal percentage: eg. 0.50)

email client:

An email client is a computer program that is used to read and send email. In addition to email clients, there are also web-based email programs such as Hotmail.

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enable:

To turn a function or button on or allow something to happen. When a function or button is enabled, it is available.

G

GIC:

Guaranteed investment certificate. An interest-bearing certificate of deposit. The investor commits funds for a specific period of time and earns a fixed rate of interest for that period

H

hotspot:

A hotspot is specially formatted text that performs an action when clicked. When you move your mouse over a hotspot, the **pointer changes** to indicate that the item is clickable and will perform an action.

J

JPEG:

Joint Photographic Experts Group. Used to describe a compression standard set up by that group and now widely accepted for the storage and transmission of colour images. The JPEG compression standard reduces the size of image files considerably.

M

MAPI:

Messaging Application Programming Interface. A standard Windows interface for messaging that enables different mail programs and other mail-aware applications like word processors and spreadsheets to exchange messages and attachments with each other. As long as the applications are MAPI-enabled, they can share messages with each other.

P

pixels:

A pixel is the smallest logical unit of visual information that can be used to build an image. Web graphics are pixel-based images, each individual pixel being a single dot of colour, including black and white. 72 pixels = 1 inch

R

rate of indexation:

Annual growth rate

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RDTOH:

Refundable tax on hand

read only:

An entry or other form element that is able to be read but not changed

realized:

"Realized" means that the underlying securities have been sold for a price exceeding the original purchase price (adjusted cost base – ACB). The term “realized” should not be confused with “unrealized”. Unrealized capital gains are securities that have a fair market value (FMV) that is greater than their ACB, but have not yet been sold.

S

scroll bars:

The shaded bars sometimes displayed at the right and bottom edges of a window or of some types of entry fields. The scroll boxes inside the scroll bars indicate your vertical and horizontal location in the document. You can use the mouse to scroll to other parts of the document. To scroll to another part of the document, drag the box or click the arrows in the scroll bar

SPDA:

Single premium deposit account

T

title bar:

The coloured bar at the top of each window which displays the program name and other information. For ADDCALC wizards, the wizard name and the title of the current screen are shown

toolbar:

The row of buttons right below the menu that perform special functions quickly and easily

U

unrealized:

"Realized" means that the underlying securities have been sold for a price exceeding the original purchase price (adjusted cost base – ACB). The term “realized” should not be confused with “unrealized”. Unrealized capital gains are securities that have a fair market value (FMV) that is greater than their ACB, but have not yet been sold.

URL:

An acronym/term that describes the location and access method of a resource on the Internet; for example, the URL "http://www.netlingo.com" describes the type of access method being used (http-the protocol) and the server location that hosts the Web site (www.netlingo.com-the address). All Web sites have URLs. One could say a URL is what a telephone number is to a telephone or what a street address is to a house.

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user interface:

User interface: the means by which a user interacts with a program. The interface includes the way in which information is displayed and presented on screen including text and messages, menus, commands, and options.

W

wizard:

An interactive utility that assists the user in setting up or configuring a particular feature or program as it guides a user through each step of the set-up process. Wizards are often implemented as a sequence of interactive dialog boxes which the user can move forward and backward through, filling in the details required.

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